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ABSTRACT

The revised curriculum guide was first published in 1968 as a result of a workshop conducted for New Mexico's most experienced and qualified adult basic education teachers and administrators. The five general subject areas covered in the text are: Family life, health education, the world of work, money management, and citizenship and government. An introduction and statement of objectives for each area are followed by units on specific subjects. Objectives and suggested activities for topics within the unit are presented. A vocabulary list and/or bibliography are usually included. Emphasis throughout the guide is on student participation in topics of interest to them rather than on the mastery of subject content. Activities, including pretests, case studies, and visits by resource persons, are generally designed to stimulate thinking and discussion. (RG)

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ADULT BASIC EDUCATION
IN
NEW MEXICO

PERSONAL GROWTH CURRICULUM

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The origional development of this workbook was a result of a workshop conducted by the State Department of Education, Adult Basic Education Unit. The workshop was held in cooperation with Eastern New Mexico University, Roswell Campus, in the summer of 1968. Participants consisted of thirty of New Mexico's most experienced and qualified adult basic education teachers and administrators.

As a direct result of this workshop, the origional publication was produced during the same year and was reproduced in 1970. This third printing was necessitated by the fact that both teachers and administrators in the field have expressed a desire to continue providing "personal growth" training within the classroom situation. This updated curriculum will be applicable to all levels of ABE instruction.

We would like to take the opportunity once again to thank the initial participants at the 1968 workshop with special thanks to the various resource consultants.

Our sincere appreciation should go out to the State Vocational Education Division for visualizing the state need of this concept and allowing us to produce it for distribution.

THE ABE STAFF

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INTRODUCTION

Perhaps the most desirable objective in Adult Basic Education is to prepare the adult to function at his fullest capacity and thereby take his rightful place in an everchanging society. Time and again, we have emphasized the need for a basic education in order to accomplish this objective. In the past, however, we have emphasized only the need for competence in such skill areas as mathematics, reading, and writing. As our knowledge and experience in adult education increases, we find that in order to prepare the adult to function at his fullest capacity, it is necessary to include in our curriculum activities which help the adult understand his role in society. A total education must include the development of a new life perspective, an awareness of family and social responsibilities, and the changing of attitudes from those of defeatism and rejection to those of confidence and leadership.

Five general areas have been outlined in this text: Money Management, World of Work, Citizenship and Government, Health Education and Family Life. The units contained in each of these are by no means complete. It is hoped that in the future other units will be developed under each of these subject areas. Also, there are many other subject areas which should be included in a comprehensive "personal growth curriculum".

The way in which these units are presented are as equally important as the subject matter contained in each of them. Our intent is not to teach rote facts. Our intent is to bring about a feeling of satisfaction and accomplishment in the students by having them participate and contribute to discussion on subject areas which are meaningful to them. The subject content should be secondary to the social and psychological development of the student. The subject content is a vehicle by which this is accomplished.

Introduction con't.

This is not to discredit the fact that subject matter will be learned and contribute to a "total education".

When a unit is presented, lecturing should be used only as a catalyst in stimulating thinking and discussion. If other activities are used, they should always involve the participation of the students. Visual aids, guest speakers, and resource materials are again only discussion stimulants.

In many instances, problems are introduced without any mention of solutions. The purpose here is to have the students critically analyze the problem, study the possible solutions, and come up with his own conclusions.

By no means are we suggesting that the teacher cover all of the units contained in this text. To begin with, time would not allow us the privilege. If possible, let the students select the subject areas they are most interested in. The teacher is also not limited to the activities listed under each unit. These are only suggested activities. The students themselves may come up with better ideas on how to approach the subject.

The need for basic skills in reading, writing, and arithmetic should not be omitted in your total curriculum. It is suggested that you continue teaching these skill areas. The inclusion of "the personal growth curriculum" should only be a part of your total teaching effort.

- Thomas M. Trujillo -

CHAPTER I

FAMILY LIFE

Resource Consultant
Joe Gallegos
Artesia, New Mexico

INTRODUCTION

We approached our units on Family Life with the idea that marriage, the family unit, and the community are all integral parts of family living.

The unit on "Marriage and Family" is designed to give the adult student an insight into the problems and responsibilities of marriage. Our aim is not necessarily to change his attitudes, but to instill in him an awareness of family interaction and the specific emotional needs of each member.

Our adult basic education students sometimes get in a rut by accepting a certain way of family life which is not as idealistic as they would like it to be. Included are units which demonstrate how the whole family group can contribute to a happy home situation. We have also tried to make case studies of various family problems in an effort to stir up classroom debate. It is hoped that via the debate process, students will analyze and provide solutions for common family problems.

One of the most neglected areas of individual involvement by most of our adult basic education students is in community affairs. These students seem to lack the self-confidence that enables them to provide the leadership and personal involvement in community affairs.

The unit on "Guiding Your Child" strives to make the students aware of the necessity of being concerned about and interested in the community in which they live. Community awareness should not only include civic responsibilities, but it should also include parental responsibilities. The parents need to become concerned about their children's role in the community.

- Joe Gallegos -

GENERAL OBJECTIVES FOR "FAMILY LIFE"

1. To instill in the student an awareness of marital responsibility and family interaction.
2. To provide the parent with the skills necessary in preparing their children for school.
3. To make the parent aware of his responsibilities to his children.
4. To make the parent aware of his influence on the social and emotional growth of his children.

UNIT I
MARRIAGE AND FAMILY

OBJECTIVE

TO INSTILL IN THE STUDENT AN AWARENESS OF MARITAL RESPONSIBILITY AND FAMILY INTERACTION.

TOPIC I
HUSBAND-WIFE RELATIONSHIP

ACTIVITIES

1. Administer pre-test: "Ideal Marriage" (See materials at end of this unit).
   - a. Have students discuss each of the questions.
   - b. You may wish to poll the answers to see how the majority of the class reacts to each question.
   - c. If answers are evenly split, this may be an excellent opportunity for a debate.
2. Administer pre-test: "How Well Do You Know" (See materials at end of this unit).
   - a. Discuss each question.
   - b. Poll.
   - c. Debate.
3. Describe and discuss possible cultural differences between husband and wife.
   - a. Ethnic background (foods, mores, superstitions, family ties, attitudes, morals, etc.).
   - b. Language differences.
   - c. Religious background.
4. Discuss the influence of cultural differences on the marriage. Ask the students to discuss the possible problems and suggest solutions to the following marital matchings.
   - a. Anglo and Spanish.
   - b. Catholic and Jew.
   - c. Caucasian and Negro.
   - d. Urban dweller and rural dweller.

    - e. Educated and uneducated.
    - f. Democrat and republican.

5. Debate (pro and con) or role playing.
    - a. The husband is the boss.
    - b. The wife takes care of the children and house.
    - c. Only the husband should have a night out.
    - d. In-laws are helpful to young married couples.

6. Invite any or all of the following resource people to speak on husband-wife relationships.
    - a. Marriage counselor.
    - b. Clergy.
    - c. Sociologist.
    - d. Psychologist.

7. Show films, charts, transparencies and film strips. (See materials at end of this unit).

TOPIC II
THE FAMILY BUDGET

ACTIVITIES

1. Administer pre-test for budgeting. (See materials at end of this unit).

2. Discuss each of the questions on pre-test.

3. Teacher relates personal experiences with budget problems.

4. Debate or discuss the pros and cons on:
    - a. Who pays the bills - husband or wife?
    - b. The husband should keep extra money.
    - c. The wife should handle money.
    - d. Handling of money is the chief cause of divorce in America.
    - e. Why do people spend money they don't have for things they don't need to impress people they don't like.

5. Refer to "Money Management" units.

6. Refer and use related materials listed at end of this unit.

TOPIC III
MARRIAGE AND SEX EDUCATION

ACTIVITIES

1. Administer pre-test on marriage and sex education. (See materials at end of this unit).

2. Discuss each of the pre-test questions.

3. Invite a guest speaker to give a lecture on sex education. Unless the teacher is well versed on this subject, it is suggested that he not attempt to lecture himself. Guest speaker may be: physician, health nurse, or clergy. The following subject areas should be covered in his lecture.

   a. Anatomy.

   b. Child growth (puberty and menstruation).

   c. Life process (conception, embryo, fetus).

   d. Birth control (pill, rhythm, contraceptives).

   e. Family planning.

4. Show film (the following are suggested films which are available from the State Health Department free of charge).

   "As Boys Grow"
   "Biography of the Unborn"
   "From Generation to Generation"
   "Human Reproduction"
   "It's Wonderful Being a Girl"

5. Conduct general discussion on "the importance of sex education for the young boy or girl entering adulthood".

6. Conduct role playing situations in which the "facts of life" are explained by the parent to her or his child.

UNIT II
PREPARING YOUR CHILD FOR SCHOOL

OBJECTIVE

TO PROVIDE THE PARENT WITH THE SKILLS NECESSARY IN PREPARING THEIR CHILDREN FOR SCHOOL.

TOPIC I
PREPARING YOUR CHILD FOR SCHOOL

ACTIVITIES

1. Administer "Know Your Child: (test) (See test at end of unit).
   a. Discuss each of the questions.
   b. Poll answers and debate controversial questions.
2. Teacher relates personal experiences in preparing child for school.
3. Each parent describes what they did to prepare their child for school.
4. Lecture on "preparing your child for school". Ask any or all of the following speakers:
   a. Elementary school teacher.
   b. Psychologist.
   c. Nursery school teacher.
   d. Education specialist from State Office of Education or local college or university.
5. Read related material (see bibliography).
6. Have parents bring their younger children to class. Using these children, demonstrate teaching techniques which could be done at home by the parent. (You may wish to have an expert in this subject area present).
7. Read or distribute "Home Situation #1". (See materials at end of this unit).
   a. Discuss.
   b. List possible solutions.

UNIT III
GUIDING YOUR CHILD

OBJECTIVES

TO MAKE THE PARENT AWARE OF HIS RESPONSIBILITIES TO HIS CHILDREN.

TO MAKE THE PARENT AWARE OF HIS INFLUENCE ON THE SOCIAL AND EMOTIONAL GROWTH OF HIS CHILDREN.

TOPIC I
PARENTAL RESPONSIBILITIES

ACTIVITIES

1. Administer pre-test: "Community and You". (See material at end of this unit).
    a. Discuss each question.
    b. Teacher and students relate personal experiences.
2. List and discuss the responsibilities of parent to their children.
    a. Providing them with adequate food, clothing, shelter.
    b. Religious and moral training.
    c. To teach them good grooming and cleanliness.
    d. To teach them to have respect for property and other people.
    e. To provide them with the dignity and pride in earning a living.
    f. Encourage education.
3. Read or distribute "Home Situation #2: (See material at end of this unit).
    a. Discuss.
    b. List possible solutions.

TOPIC II
RAISING YOUR CHILDREN

ACTIVITIES

1. Administer: "Ideal Parents Test" (See material at end of this unit).
    a. Discuss each question.
    b. Relate personal experiences.

TOPIC III
FAMILY AND COMMUNITY INTERACTION

ACTIVITIES

1. Read case studies 1, 2 and 3. (See materials at end of this unit).
    a. Discuss each case study.
    b. Answer questions.
    c. Prepare other case studies.
2. List and discuss possible causes of juvenile delinquency.
    a. Bad home environment.
    b. Keeping bad company.
    c. Poor parental control.
    d. Parents setting a bad example.
    e. Improper or no guidance from parents.
    f. Others.
3. Arrange for field trips to:
    a. Library.
    b. City Council Meeting.
    c. PTA meeting.

TOPIC IV
WELFARE DEPENDENCY

ACTIVITIES

1. General open discussion on "How public assistance has affected the people in your community".

VOCABULARY FOR "FAMILY LIFE"

1. physical
2. mental
3. social
4. emotional
5. psychological
6. role
7. spiritual
8. guidance
9. discipline
10. communication
11. respect
12. manners
13. recreation
14. social sources
15. normality
16. abnormality
17. handicapped
18. disadvantaged
19. pre-natal
20. infancy
21. conception
22. intersocial
23. goals
24. qualifications
25. differentiate
26. environment
27. cooperative
28. self-assured
29. reliable
30. anxious
31. placid
32. sullen
33. rebellious
34. solitary
35. dependent
36. faith
37. control
38. guilt
39. frustration
40. anger
41. disappointment
42. envy
43. delight
44. enjoyment
45. anticipation
46. affection
47. spouse
48. communication
49. attitude
50. culture
51. relationship
52. counselor
53. compatability
54. dominant
55. resource
56. economy
57. Savings & Loan
58. bargains
59. appropriation
60. debit and credit
61. checking account (joint, separate)
62. interest
63. valid
64. discounts
65. wholesale (retail)
66. reproduction (and organs)
67. sexual relationship (intercourse)
68. "shotgun" marriage (forced)
69. conception
70. contraception
71. going "steady" (dating)
72. pregnant
73. illegitimate
74. sex
75. fidelity

This is given to stimulate discussion and should not be returned to the teacher.

"IDEAL MARRIAGE TEST"

1. Is the husband supposed to help the wife with the housework? ____________
2. Is the mother supposed to be the only one who disciplines the children? ____________
3. Should male children do housework? ____________
4. Should the mother work outside the home? ____________
5. Should a man compliment his wife often? ____________
6. Is it more important for a man to attend church than his wife? ____________
7. Should a wife compliment her husband often? ____________
8. Is a lack of communication between husband and wife a chief cause of divorce? ____________
9. Should a family do things together? ____________
10. Is constant closeness good for a family? ____________

This test is given to stimulate discussion and should not be returned to the teacher.

"HOW WELL DO YOU KNOW?" Test

Name os Spouse ______________________ Other ______________________
(in your household)

1. Favorite color? ____________
2. Is hair parted? If so, on which side? ____________
3. Favorite TV personality? ____________
4. Favorite food? ____________
5. Height? ____________
6. What was (he) (she) wearing this morning? ____________
7. Does (he) (she) use Clairol? ____________
8. Birthdate? ____________
9. Anniversary date? ____________
10. Spouse's sleeping habits: ____________
    a. snores ____________
    b. kicks covers off ____________
    c. takes up 3/4 of the bed ____________
    d. acts like an octopus ____________
    e. sleeps with windows closed ____________
    f. gets up too early ____________
11. Favorite sport?

    Indoor ____________
    Outdoor ____________

This test is given to stimulate discussion and should not be returned to the teacher.

Pre-test for Budgeting

1. Are you living beyond your means? ________
2. Do you have any other sources of income? ________
3. Do you think a checking account is worthwhile? ________
4. Do you think a savings account is worthwhile? ________
5. Are joint bank accounts practical? ________
6. Do you quarrel about money? ________
7. Are you in this class to increase your earning power? ________
8. Will a high school graduate earn more than a person who has not completed his high school? ________
9. Will a college graduate earn more than a person who has just graduated from high school? ________
10. Should food and shelter take the biggest part of your paycheck? ________

This test is given to stimulate discussion and should not be returned to the teacher.

Marriage and Sex Education Pre-test

1. Should the parents be the only authority in sex education? __________
2. Should sex education be started before age 10? __________
3. Sex education is only concerned with reproduction. __________
4. You learned about sex education from your (a) parents, (b) church, (c) friends? __________
5. Do you want your child to receive a better sex education than yourself? __________
6. Is the age of twelve too young for your daughter to date? __________
7. Should children go steady at age fourteen? __________
8. Should the parents determine a child's marriage partner? __________
9. Does sexual relationship represent the leading cause of divorce? __________
10. Is a church wedding necessary? __________

Emotional and Social Reactions

KNOW YOUR CHILD test*

Answer (yes or no)

friendly ________
cooperative ________
self-assured ________
reliable ________
cheerful ________
anxious ________
excitable ________
temper ________
daydreams ________

shy ________
negative ________
dependent ________
careless ________
sullen ________
rebellious ________
placid ________
fearful ________
nightmares ________

Prefers:
solitary play ________
group play ________
active games ________
solitary games ________

*Source pg. 325

These Are Your Children
Gladys Gardner Jenkins
Helen S. Shacter
William W. Bauer
Scott, Foresman and Co.

Home Situation #1

How could this home be improved as an environment for learning?

4 rooms and bath for 5 children and 2 parents
- 1 bedroom-parents and baby
- 1 bedroom-2 children
- 1 kitchen
- 1 living room/bedroom for 2 children

The man is a day laborer.
The mother stays home with the children.
Children's ages - 10, 8, 6, 4, and 1.
One car family - father drives to work leaving wife without transporation.
Annual income - $5,260.
Live on outskirts of small town.
The 10 year old is an under-achiever in fourth grade. He reports he has no place or encouragement to study at home.
Mother wants to help prepare child for school, but thinks she has no money for educational materials such as puzzles, colors, books, educational toys, etc.
Where can she find these at nominal prices?

This test is given to stimulate discussion and should not be returned to the teacher.

"Pretest for Community and You"

1. Do you take an active part in community affairs? ________
2. Do you know your child's teacher? ________
3. Do you have a family doctor? ________
4. Do you know your neighbors? ________
5. Are you well acquainted with your pastor? ________
6. Do you attend PTA meetings? ________
7. Do you know the name of your mayor? ________
8. Do you set a good example for your children to respect policemen in your community? ________
9. Do you subscribe to a daily newspaper? ________
10. Do you subscribe to popular magazines? ________
11. Have you ever attended a city council meeting? ________
12. Have you ever attended a school board meeting? ________
13. Do you feel welcome in your child's classroom? ________
14. Do you know where your children are at all times? ________
15. Has your son or daughter ever drank alcohol or indulged in drugs at any time? ________
16. Do you teach your children to be responsible for his own actions? ________
17. In your family, is there a planned family activity once a week? ________
18. Do you select the TV programs your child watches? ________
19. Do your children's friends visit in your home? ________
20. Would you like for your child's teacher to visit in your home? ________
21. Do you take part in your children's parties? ________
22. Do you leave your children home alone when you go out? ________
23. Would you buy your teenager his first car? ________
24. When your child works, does he help support the household? ________
25. When you entertain, do you include your children as part of the social gathering? ________

Home Situation #2

How could this home be improved as an environment for learning?

Fatherless home - mother works days (makes enough to pay rent and meagerly feed her family).

Two teenage children - boy 16, girl 13.

Boy wants to drop out of school to earn money to buy a car (chicks don't dig guys without wheels) so he can date (so he has bread to swing and buy tough threads).

The mother worries that the daughter is keeping bad company.

This test is given to stimulate discussion and should not be returned to the teacher.

Ideal Parents Test

Directions:

Write yes or no in each blank in the following statements or questions.

1. Should the mother get angry at the father when he yells at the children? ______
2. Should either parent punish a child in front of the other children? ______
3. Should parents take sides in children's quarrels? ______
4. Should parents give the same money allowance to every child? ______
5. Should parents pay their children for doing family chores? ______
6. Should parents drink liquor in front of their children? ______
7. Are parents supposed to set the example in the home? ______
8. Should parents pay their children for getting good grades in school? ______
9. Should parents teach religion in the home? ______
10. Should a certain period of time be set aside for children to do their school work? ______
11. Should parents set a certain hour for children to go to bed? ______
12. Is raising a family a big responsibility? ______
13. Should parents teach their children how to play cards? ______
14. Are working parents neglecting their children? ______
15. Should parents hire anybody as baby sitter? ______
16. Should parents inject fears into children's minds that all policemen are bad? ______
17. Should parents provide reading materials for their children in the home? ______
18. Should parents discuss sex problems with their children? ______
19. Do parents approve the teaching of sex in the schools? ______
20. Should parents treat handicapped the same as the normal child? ______

Case Study #1

Jimmy grew up with a working mother. He hated school like most of the kids in his neighborhood. The only thing he valued was money and he lived for the day when he would own his own set of wheels.

His mother's job kept her so busy that it afforded her little time to spend with him. The only male companionship he had were his friends.

When Jimmy was in the eighth grade, he managed to get a job in a gas station at a $1.85 an hour and was able to work as many hours as he wished. Since money was one of his objectives, he worked from the minute he got out of school until 10:00 at night, completely neglecting his school work. Coming in every day unprepared, he built up an even greater hatred for school.

Jimmy idolized the owner of the station since he drove a fancy car and seemed to always have ready cash. By the time Jimmy was a ninth grader, he was persuaded by the owner of the station to quit school and take a full-time job at a $2.35 an hour with the promise of subsequent raises.

When Jimmy mentioned this to his mother, she said that he should do whatever he thought best, but she added that he should see the school counselor before making a final decision. The counselor spoke to Jimmy about his future and tried to convince him to stay in school, but all Jimmy was concerned with was the car he wanted to buy. His friends convinced him that he could not afford to turn down such a good opportunity. Jimmy took their advice and left school the next day to start his full-time job getting the necessary permission from his mother.

Questions for discussion: (Case Study #1 con't.)

1. Do you agree with Jimmy's mother?
2. Based on the circumstances, did Jimmy make a wise decision?
3. Is it usual that a boy takes advice from his peers rather than his elders?
4. Can you justify Jimmy's decision?
5. What are the difficulties in a one-parent family?

Case Study =2

Mary's father worked in construction during the season, but avaraged only 40 weeks of work each year. Her mother took in washing and ironing to help supplement the family's income. Mary was the oldest of 8 brothers and sisters and helped her busy mother with the family chores.

Mary's father was very unsympathetic to her demands for school clothes, supplies, etc. Every time she would ask, he would reply by telling her what a waste of time school was for a girl and how hard it was to make a living for such a large family. It was only because of his wife's wishes that he even consented to allow Mary to finish high school at all.

Mary's mother had always hoped that Mary would be the first member of her family to complete high school and even wished that Mary could go to a junior college or business school. She always wanted more for her daughter than she had.

When Mary was in her last year at high school her mother spoke to her principal and learned that Mary was qualified to attend business school and could earn a good salary as a secretary. This is what Mary wanted and was interested in, however, she was ashamed to talk to her family about this since she was well aware of how difficult things were at home.

Questions for discussion: (Case Study #2 con't.)

1. Would Mary have been unreasonable if she asked to go to business school?
2. Are there ways to get a free education today?
3. Was Mary's father justified in his actions?
4. What would you have done if you were Mary's mother?
5. Would Mary be better off if she got a job immediately to help her family?

Case Study -5

John's family had everything from 2 cars to a color TV. They lived in a fashionable neighborhood and socialized with people that one can call "important". John's father was a college graduate who valued education for his son and naturally assumed that his son would go into business with him upon his graduation from college.

During his junior year in high school, John's academic record was below average and his counselor sent a letter to his parents to set up a conference with them. After several weeks an appointment was arranged and a meeting was set up between the counselor and both parents.

The counselor learned that John's mother was a member of several local women's clubs and had little knowledge of her son's school work. John's father refused to believe that his son could possible be failing at school and immediately set out to blame the school, the teachers and even the counselor.

The counselor felt that little could be accomplished with the parents, but got their permission to administer a set of occupational tests for John. He made another appointment with John's parents to discuss the test results.

According to the tests that John took and after many talks with John, the counselor came to the conclusion that John was not interested in college and that he best qualified for a skilled trade.

Case Study #3 (con't.)

When John's parents were informed that sending John to a vocational trade school would be more valuable for him than college, his parents said that they would withdraw him from public school and send him to an out-of-town private school. The counselor pleaded with the parents to consider his recommendation and that a vocational trade was as honorable as a college degree in a particular situation.

A week later John was out of the public schools and the counselor never saw him again.

Questions for discussion:

1. Can children from advantaged families have problems as well as children from disadvantaged families? Give examples.
2. What things were lacking in this family?
3. Did the counselor make a fair judgment of John?
4. Who would you consult in a similar situation?
5. What do you believe would have been the best course of action for John?

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- Working with Others
- Being and Informed Citizen
- Where to Go, Who to See, What to Do
- We Are What We Eat
- Where Does the Money Go?
- You and Your Money
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- New Fabrics, New Clothes, and You
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204-1 And They Lived Happily Ever After
195-1 I Never Looked At It That Way Before

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Appalachian Adult Education Center, Morehead State University, Morehead, Kentucky
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360 How to finance your home
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366 Sex and our society
309 Whey can't you have a baby?
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Principals of Development 17 min.
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Children's Emotions 22 min.
Discipline During Adolescence 16 min.
Your Children and You 30 min
As Boys Grow
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From Generation to Generation
Human Growth
Human Reproduction
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Story of Menstruation
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CHAPTER II

HEALTH EDUCATION

Resource Consultant
Martha Cress
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INTRODUCTION

Without health, the question of other areas of study becomes academic. Unless we learn to care for ourselves and our families in such a fashion as to insure the best health possible, we will not be able to worry about jobs, money, citizenship, or the social areas of recreation and relaxation.

The first four units will contain information on four areas of critical concern. These are Nutrition; Health Habits and Sanitation; Communicable Diseases; the Harmful Effects of Tobacco and Alcohol and Narcotics.

Because every member of a community is offered the services of the Health Department, he should know where it is and what functions it performs. Some of these functions involve legal requirements, others volunteer suggestions on education and healthful living. Services available may vary from one community to another. Therefore, it is important to consult your local health department. Unit V will be devoted to the use and functions of your local Health Department.

Accidents cause more deaths to people between the ages of one and thirty-four than any disease entity. They don't just happen. They are preventable. For this reason it is necessary to include a unit on Safety in any health series. Unit VI concentrates on the home, but may be expanded to include safety hazards outside the home.

- Martha Cress -

GENERAL OBJECTIVES FOR "HEALTH EDUCATION"

1. To learn about the foods needed for a healthy diet.
2. To enable the student to plan meals around the "Basic Four" food groups.
3. To enable the student to prepare and preserve healthful and economic foods.
4. To provide useful information on infant nutrition.
5. To provide the student with information on health habits and sanitation and to instill in him an awareness of their need.
6. To inform the student about communicable diseases, how they are contracted, symptoms, prevention, and how and where to get treated.
7. To expose the student to the hazards of tobacco, alcohol, and narcotics when used in excessive amounts or under uncontrolled conditions.
8. To provide information on the use, functions, and the protections afforded by the health department.
9. To instill in the student an awareness and concern for safety in the home.
10. To allow individuals to live a more fulfilling life through the awareness of health and safety education.

UNIT I
NUTRITION

EDITOR'S NOTE FOR TEACHERS

Please realize that the foods discussed in this unit do not represent all the foods which are considered of nutritional value. Other foods, (e.g. chili), may be dealt with for their value as well.

OBJECTIVES

TO LEARN ABOUT THE FOODS NEEDED FOR A HEALTHY DIET.

TOPIC I
FOODS NEEDED FOR A HEALTHY DIET.

ACTIVITIES

1. Discuss the breakdown of food elements or nutrients.
    a. Vitamins
    b. Carbohydrates
    c. Fats
    d. Proteins
    e. Minerals
2. Give the definition of each term and briefly describe the need for each in order to maintain a healthy body.
3. List on the blackboard or on a transparency the "Basic Four" food groups.
    a. Milk group
    b. Meat group
    c. Vegetable and fruit group
    d. Bread and cereal group
4. Using classroom discussion, have students name specific foods under each food group. Write them on the blackboard or on the transparency.
    a. Milk group
        1. Milk
        2. Cheese
        3. Ice cream
        4. Other dairy foods

b. Meat group

    1. Beef
    2. Pork
    3. Fish
    4. Poultry
    5. Eggs
    6. Dry beans or peas
    7. Nuts
    8. Others

c. Vegetables and fruits

    1. Potatoes
    2. Green vegetables
    3. Yellow vegetables
    4. Citrus fruits
    5. Others

d. Bread and cereal

    1. Breads
    2. Cereal
    3. Grits (or native food)
    4. Rice
    5. Noodles and macaroni
    6. Tortillas
    7. Others

5. Break each of the "Basic Four" groups down in terms of body needs.

    a. Milk group

        1. To build strong bones.
        2. To build and maintain healthy teeth.
        3. To promote growth.
        4. To keep nerves calm.
        5. To provide energy.
        6. To build and repair body tissues.

    b. Meat group

        1. To build strong and agile muscles.
        2. To make healthy blood.
        3. To promote growth.
        4. To Provide energy.
        5. To make healthy body tissues.

    c. Vegetables and fruits

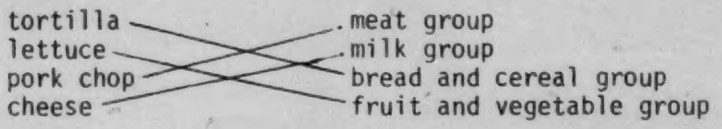
        1. To keep skin healthy.
        2. To maintain good eyesight.
        3. To resist infection.
        4. To provide "cementing" material that holds body cells together.

d. Bread and cereals

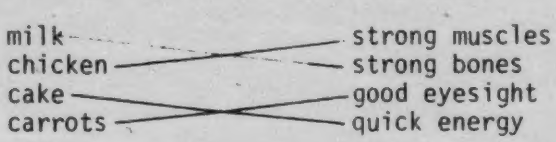
1. To promote growth.
2. To promote body building.
3. To create a good appetite.
4. To provide energy.

6. Provide drills in which students match specific foods with their proper "food group". (One example may be:)

Match the following:


tortilla
lettuce
pork chop
cheese
meat group
milk group
bread and cereal group
fruit and vegetable group

7. Provide drills in which students match specific foods with body needs. (One example may be:)


milk
chicken
cake
carrots
strong muscles
strong bones
good eyesight
quick energy

TOPIC II
PREPARING A WELL BALANCED MENU

ACTIVITIES

1. Prepare a bulletin board display "Welcome to the House of Good Food". Be sure to illustrate the four basic food groups.

2. Have students make a list of foods their family likes and they can afford. Be sure that they list them under the four basic food groups. (A sample list may be:)

Milk group	Meat group	Veg. & Fruit	Bread & Cereal
cottage cheese	chicken	spinach	tortillas
sour cream	liver	tomatoes	oatmeal
milk (fresh or dry)	beef cuts	apples	dry cereal
etc.	pork cuts	lettuce	macaroni
	eggs	orange juice	etc.
	bologna	potatoes	
	beans	etc.	

3. Discuss and list the number of servings per day recommended under each food group.

a. milk group -- 2 or 3 servings
b. meat group -- 2 servings
c. vegetables and fruit -- 4 servings
d. bread and cereal -- 4 servings

4. Give each food group an identifying number.

   milk #1
   meat #2
   vegetables and fruit #3
   bread and cereals #4

5. Print menu guides on chalkboard and have students write menus for one day. Have the students place the number of the group beside the food listed. (You may wish to do this as a class project, later on an individual basis).

Guide	Examples
Breakfast	
fruit	hot oatmeal (4)
cereal/milk	raisins (3)
toast or tortilla	tortilla (4)
	milk (1)
Dinner	
protein dish	green chili (3)
vegetable	with meat and beans (2)
bread	tortilla (4)
dessert	applesauce (3)
beverage	milk (1)
Supper	
main dish	beef stew (2-3)
salad	(carrots, potato, onion)
dessert	biscuits (4)
milk	cabbage salad (3)
	rice pudding (4)
	milk (1)

6. Add total servings of each group for preceding menu.

   meat -- 2 servings
   milk -- 3 servings
   bread -- 5 servings
   vegetables and fruit -- 5 servings

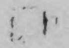
7. Compare the above serving amounts with those recommended for a day's menu.

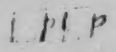
8. Have students keep track of and report on the foods contained in their meals for one day. (Evaluate diet).

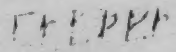
TOPIC III
THE PREPARATION AND PRESERVATION OF ECONOMIC FOODS.

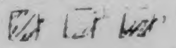
ACTIVITIES

1. Bring samples of milk in these forms: fresh, canned and dried.
    a. Compare the cost of each.
    b. Demonstrate the economy of each by using the following charts. (You may wish to demonstrate the actual preparation of each).

Fresh Milk 10¢ = 
1 cup

Canned Milk 10¢ = 
2 cups

Dried Milk (Mixed with Water) 10¢ = 
3 cups

Equal parts canned milk and dried milk (diluted) 10¢ = 
2½ cups

2. Discuss the cost of dried, canned, frozen and fresh foods.
    a. Make cost comparisons on specific items.
    b. Besides cost, be sure to take into consideration quantity and quality.
3. Have students write and explain recipes on the preparation of less expensive meats.
4. Have students report on the preservation of foods (fruits, vegetables, meats).
    a. Drying
    b. Canning
    c. Freezing

5. Ask your county agricultural agent to discuss the various aspects of food preparation and preservation. (He should have several pamphlets available to the students on this subject).

TOPIC IV
INFANT NUTRITION

ACTIVITIES

1. Invite county health nurse to your class. (You may wish to take class to the health department). Ask her to speak on the following subject areas.

    a. pre-natal nutrition

    b. the baby's first foods

    c. the baby's first solid foods

2. Read and report on pamphlets on infant nutrition. (See bibliography at end of this unit).

BASIC FOUR FOOD GROUPS

NAME	INCLUDES	HELPS TO	DAILY NEEDS	WORD TO LEARN	COMMENTS
MILK GROUP	Milk Cheese Cottage Cheese Ice Cream Other dairy foods	Build strong bones Build healthy teeth Build & repair body tissue Promote growth Provide energy Keep muscles active Keep nerves calm	(8 ounces = 1 glass) Children: 3 or more glasses Teens: 4 or more Adults: 2 or more Mothers-to-be: 4 or more Nursing mothers: 4-5	calcium pasteurized homogenized vitamin	Kinds of milk: Fresh whole milk, powered milk, evaporated milk, condensed milk, buttermilk. Use milk in soups, gravies, puddings, on cereals, etc.
MEAT GROUP	Beef, Eggs, Pork, Veal, Cheese, Lamb, Peanut Butter, Fish, Poultry, Dry Beans, or Peas, Nuts	Build strong and agile muscles Make healthy blood Make healthy body tissues Promote growth Provide energy	(2-3 oz. of meat = 1 serving) 2 servings 2 slices cheese 2 eggs 1 cup cooked beans 2 tbsps. peanut butter	protein meat cuts shrinkage tender substitutes	Cook meat at low to moderate temperature to prevent shrinkage.
VEGETABLE AND FRUITS	Potatoes, Green Veg., Yellow Veg., Citrus fruits, Other fruits	Keep skin healthy Maintain eyesight Resist infection Provide "cementing" material that holds body cells together	4 or more servings orange, grapefruit, tomato or raw cabbage for Vit. C Dark green/yellow - Vit. A.	Vitamins C/A decay wilt overripe variety peel, pare, raw	Kinds: Fresh, canned, frozen, dried fruits. Be sure to use some raw fruits and veg.
BREADS AND CEREALS	Bread Cereal Grits Rice, Noodles Macaroni	Promote growth Promote body building, create good appetite, provide energy	4 servings 1 slice bread = 1 serving 1 oz. dry cereal = 1 serving 3/4 cup cooked others	B-Vitamins iron enriched restored processing carbohydrate	Enriched means that extra iron and B-vit. have been added. Restored means that food value lost in processing has been replaced.

VOCABULARY FOR UNIT I

1. pasteurized
2. homogenized
3. protein
4. mineral
5. carbohydrate
6. calcium
7. diet
8. nutrients (nutrition)
9. menu
10. vitamins
11. fats
12. preserve
13. condensed (milk)
14. decay
15. dilute
16. variety
17. substitute
18. evaporated (milk)

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Basic Four Food Groups

Filmstrips: Go, Grow and Glow Carnation Co., Los Angeles
Vitamins, Nutrition, and Health Upjohn Co.

Slides: Food for Fitness USDA, New Mexico Dairy Council

Leaflet: Choose Your Calories by the Company They Keep National Dairy Council

Filmstrips: Food Makes the Difference New Mexico Dairy Countil

1 page leaflet: #9, The Four Food Groups Dairy Council of the Rio Grande (includes menu chart)

Family Living Guide Cooperative Extension Service, New Mexico State University Las Cruces, New Mexico

Film (22½ minutes, color): Food the Color of Life Dairy Council of the Rio Grande

Pamphlet: Your Guide to Good Eating and How to Use It Nat'l Dairy Council

Book: Nutrition and Family Health Service by Anderson and Browe (W.B. Saunders Co. 1960)

3M Packet and transparencies 1-S, Planning, Selecting, Serving

Meat Group

Use Meats in Your Meals HXT-70
Filmstrip: How to Buy Meat Swift and Company
Film: Meat on the Move, Curing Pork Country Style, NM State Library

Milk Group

Labels from canned and dried milk
Serve Milk and Other Dairy Food HXT-72

Leaflet: Dry Milk in Beverages

Vegetables and Fruits

Good Health HXT-73
Leaflet: Ways to Use Fresh Vegetables

Breads and Cereals

Bread Belongs in Every Meal HXT-71
Film: Your Daily Bread Film Library

Planning Meals

Film: Safe Food 9 minute, color, New Mexico Health Department
Newspaper advertisements from local grocers

Food

Superintendent of Documents, U.S. Government Printing Office
Washington, D.C.

Nutritive Value of Foods 0100-01528
Favorite American Recipes 0124-00197
Nutrition Teaching Materials for Low-Income Families

Infant Nutrition

Series from Ross Laboratories, Columbus, Ohio

Discovering Parenthood
Your Child's Fears
How to be a Parent and Like It
When Your Child Is Unruly
Your Child Goes to the Hospital
Mother and Baby
Your Child's Appetite
Seeing Our Children in Focus
Your Baby Becomes a Toddler

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The Care of Your Children's Teeth No. 439, 1966
When Your Baby is on the Way No. 391, 1967
Prenatal Care, No. 4, 1967
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Your Baby's First Year, No. 400, 1962

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Building a Healthy Body - Steck-Vaughn Company

Health for Happiness - Steck-Vaughn Company

Steps to Health - Steck-Vaughn Company

Exploring Health - Steck-Vaughn Company

Health for Every Day - Steck-Vaughn Company

UNIT II
HEALTH HABITS AND SANITATION

OBJECTIVE

TO PROVIDE THE STUDENT WITH INFORMATION ON HEALTH HABITS AND SANITATION AND TO INSTILL IN HIM AN AWARENESS OF THEIR NEED.

TOPIC I
CLEANLINESS AND CARE OF THE BODY

ACTIVITIES

1. List reasons why cleanliness and care of the body are so important.
    a. They contribute to health and comfort.
    b. They are effective methods of preventing diseases.
    c. They contribute to personal attractiveness.
2. Use pictures of persons, some groomed and clean, others not. Discuss the visible characteristics of the persons in the pictures. How do they look? Do they look healthy? Which looks more attractive? Which person would you hire for a job?
3. Discuss the laws in your community which protect your health and comfort.
    a. A sanitary law regulating garbage, waste disposal, and sewage.
    b. Laws to control insects and pests.
    c. Housing laws with specifications for space, lighting, heating, ventilation, and sanitary facilities.
4. Discuss the need to protect and methods of taking care of your sight and hearing.
    a. Yearly checkup
    b. Glasses
    c. Hearing aids
5. Discuss the need to protect and methods of taking care of your hair, skin, nails.
    a. Washing and combing
    b. Lotions, talcum powders
    c. Deodorants
    d. Cutting and cleaning of nails

6. The following are suggested topics for discussions, reporting, debating, and outside reading.

   a. Cleanliness of the house and surroundings.

   b. Cleanliness and safety in food preparation.

   c. Keeping indoor and outdoor garbage cans clean.

   d. Keeping a clean stove and refrigerator.

   e. The importance of controlling insects.

TOPIC II
DENTAL HEALTH

ACTIVITIES

1. Discuss and list the reasons why we should take care of our teeth.

   a. Because they affect our appearance.

   b. Because we need them to chew food.

   c. Because they help us speak clearly.

   d. To prevent discomforts due to cavities, tooth and gum infections.

   *NOTE: A problem-solving approach should be used by the teacher for the remaining activities in Topic II. The student is guided by the classroom teacher through activities which allow him to discover the knowledge he needs.

2. Using a dental chart, show the students:

   a. The physical growth patterns.

   b. Tooth structure (cross section of tooth).

   c. Kinds of teeth (molars,bicuspid, incisors, etc.).

   d. Regular and irregular tooth formation.

3. Using the same chart, emphasize the aspects of healthy teeth.

   a. Color

   b. Hard enamel

   c. Healthy gums

4. Obtain from your dentist a tooth model and charts showing tooth decay.

    a. Discuss some causes of decay.

    b. Demonstrate the terms cavity and abscess by showing them on the model or charts.

5. Discuss and list the proper methods of dental care.

    a. Brushing (how to brush and how often).

    b. Dental floss.

    c. Use of toothpaste substitutes (soda, salt, etc.).

    d. Proper diet (calcium).

    e. Regular dental examinations.

6. Ask a dentist or nurse to visit class. Have him discuss any or all of the preceding activity topics.

7. Read and report on brochures and leaflets from the American Dental Association and Insurance Companies. (See bibliography at the end of this unit).

VOCABULARY FOR UNIT II

1. cavity
2. decay
3. abscess
4. dental floss
5. tooth enamel
6. infection
7. disease
8. toothache
9. bacteria
10. gums
11. dentist
12. appearance
13. senses
14. sewage
15. ventilation
16. sanitary
17. check-up
18. calcium

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UNIT III
COMMUNICABLE DISEASES

OBJECTIVE

TO INFORM THE STUDENT ABOUT COMMUNICABLE DISEASES, HOW THEY ARE CONTRACTED, SYMPTOMS, PREVENTION AND HOW AND WHERE TO GET TREATED.

TOPIC I
DEFINITION OF A COMMUNICABLE DISEASE.

ACTIVITIES

1. Define the term "communicable disease".

2. Have students list types of communicable diseases.

   a. Measles

   b. Colds

   c. Smallpox

   d. Typhoid fever

   e. Syphilis

   f. Etc.

TOPIC II
HOW COMMUNICABLE DISEASES ARE CONTRACTED.

ACTIVITIES

1. Give brief descriptions of a germ and a virus. It is important that your students know that these are means of contracting or transmitting disease.

2. List and discuss means of transmitting or contracting a disease. (Be specific and discuss each disease individually). One example may be:

   a. Colds

      1. Through the air (sneezing, etc.).
      2. Drinking or eating with infected utensils.

   b. Syphilis

      1. By sexual contact.
      2. Contracted from mother during fetal period.

TOPIC III
PREVENTION

ACTIVITIES

1. Discuss a list of ways of protecting yourself and your family from contracting communicable diseases.

   a. Avoid contact with infected persons.

b. Sterilize utensils and items which have come in contact with infected persons.

c. A healthy body is resistant to infection.

d. Cleanliness of body and home.

e. Purification of water and foods.

f. Proper sewage disposal.

g. Use of prophylactics.

h. Vaccination and immunization.

  1. How they work
  2. Kinds available
  3. Where to get them

2. Invite school nurse or public health nurse to discuss immunization.

TOPIC IV
SYMPTOMS

ACTIVITIES

1. Discuss the symptoms of each of the previously listed communicable diseases. (One example may be)

  a. Chicken pox

    1. Fever
    2. Loss of appetite
    3. Fatigue
    4. Formation of tiny blisters on trunk and extremities.

2. Invite a doctor or public health nurse to discuss symptoms and treatments.

3. Have students do some research. Have them write a report or give an oral presentation on a specific disease.

TOPIC V
HOW AND WHERE TO GET TREATED.

ACTIVITIES

1. See Unit V "Your Public Health Service".

VOCABULARY FOR UNIT III

1. measles
2. smallpox
3. scarlet fever
4. poliomyelitis (polio)
5. chicken pox
6. typhoid fever
7. pnemonia
8. whooping cough
9. diphtheria
10. cold
11. impetigo
12. syphilis
13. gonorrhea
14. treatment
15. prevention
16. symptoms
17. purification
18. swollen glands
19. immunity (immunization)
20. vaccination
21. vaccine
22. whoop
23. cough
24. difficult breathing
25. oxygen
26. serum
27. bacteria
28. rabies
29. antibiotic
30. sewage
31. rash
32. sanitation
33. communicable disease (social diseases)
34. germ
35. virus
36. fetus (fetal period)
37. dysentery
38. fever
39. contagious
40. infectious

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241 E. 34th St.
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UNIT IV
THE HARMFUL EFFECTS OF TOBACCO, ALCOHOL AND NARCOTICS

OBJECTIVE

TO EXPOSE THE STUDENT TO KNOWLEDGE OF THE HAZARDS OF TOBACCO, ALCOHOL AND NARCOTICS WHEN USED IN EXCESSIVE AMOUNTS OR UNDER UNCONTROLLED CONDITIONS.

TOPIC I
THE HARMFUL EFFECTS OF TOBACCO

ACTIVITIES

1. List the negative aspects of using tobacco.

   a. Health hazards

      1. Lung cancer
      2. Emphysema
      3. Heart conditions
      4. Respiratory diseases

   b. Expensive habit

   c. Fire hazard

   d. Nervous habit (addiction)

2. Conduct a classroom discussion or panel discussion on the use of tobacco. (Try to discourage parents from allowing their children to start smoking).

3. Show film, read pamphlets, have a guest speaker. (See bibliography at the end of this unit).

TOPIC II
THE HARMFUL EFFECTS OF ALCOHOL

ACTIVITIES

1. List the negative aspects of using alcohol.

   a. Health hazard

      1. Physical degeneration
      2. Mental deterioration

   b. Compulsive drinking (alcoholism)

   c. Endangers job

   d. Hurts family relationships

   e. Expensive habit

   f. Impairs judgment

   g. Impairs reflexes

2. Conduct classroom discussion or panel discussion on the use of alcohol.

3. Show film, read pamphlets, invite a guest speaker (doctor, member of Alcoholism Anonymous).

TOPIC III
THE HARMFUL EFFECTS OF NARCOTICS

ACTIVITIES

1. List the negative aspects of using narcotics when not under the direction and control of a doctor.

    a. Health hazard

        1. Brain deterioration
        2. Physical degeneration

    b. Feeling of anxiety

    c. Irritability

    d. Habit forming (addiction)

    e. Expensive habit

    f. Addiction of new born babies because of mother's addiction

    g. Endangers job and family relations

    h. Sense of impending danger

    i. Users lose appetite and weight

2. List the kinds of narcotics available.

    a. Heroin

    b. Opium

    c. Marijuana

    d. "Bennies" -- tranquilizers, barbiturates, etc.

    e. LSD

3. Conduct classroom discussion or panel discussion on the use of narcotics.

4. Show film, read pamphlets, invite a guest speaker. (Health nurse or policeman)

VOCABULARY FOR UNIT IV

1. hazard
2. alconolism
3. physical degeneration
4. mental deterioration
5. poison
6. accidental
7. control
8. consequences
9. treatments
10. heroin
11. marijuana
12. LSD
13. reefer
14. barbiturates
15. narcotics
16. tranquilizers
17. opium
18. anxiety
19. irritability
20. habit (addiction)

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UNIT V
YOUR LOCAL HEALTH DEPARTMENT

OBJECTIVE

TO PROVIDE INFORMATION ON THE USE, FUNCTIONS AND THE PROTECTIONS AFFORDED BY THE HEALTH DEPARTMENT.

TOPIC I

SERVICES PROVIDED BY THE HEALTH DEPARTMENT.

ACTIVITIES

1. List and discuss services provided in "Well-child Clinics".
   a. Physical examinations for children
   b. Diet counseling
   c. General health supervision
   d. Immunization
2. List and discuss services provided in "Pre-natal Clinics".
   a. General care of pregnant women who are not able to afford a private physician.
   b. The psychological preparation of women for child bearing.
3. List and discuss services provided in the area of "Family Planning".
   a. Husband and wife consultation.
   b. Provides information and materials for birth control (the pill, intrauterine devices, rhythm method, and others).
4. List and discuss services provided in the area of "tuberculosis control".
   a. Provides skin testing and/or X-rays to anyone who has been in contact with someone who has tuberculosis.
   b. Provides medication and supervision for arrested tuberculosis patients.
5. List and discuss services provided in the area of "Communicable Disease Control".
   a. Immunization for: smallpox, diphtheria, pertussis (whooping cough), tetanus-DPT, polio, measles and others.

b. Venereal disease control. This includes: medication and treatment; laboratory facilities, counseling; and follow-up contact of affected persons.

6. List and discuss services provided in the area of "alcoholism guidance".

   a. Guidance and counseling for anyone affected by alcoholism.

   b. Guidance and counseling for family members or friends of an alcoholic.

   c. Referral to sources of aid. (Alcoholics Anonymous, clinics, etc.).

7. List and discuss services provided in the area of "Narcotic Addiction".

   a. Guidance and counseling for anyone affected by narcotic addiction.

   b. Guidance and counseling for family members and friends of a narcotic addict.

   c. Referral to appropriate source of aid.

8. List and discuss services provided in the area of "sanitation".

   a. Supervision and inspection of all public-serving facilities (restaurants, hospitals, nursing homes, food packaging and others).

   b. Supervision and inspection of possible health hazard facilities and areas (milk and water supplies, public swimming pools, sewage and garbage disposals, rabies control, mosquito control and others).

9. List and discuss the services provided in the area of "chronic diseases".

   a. Assistance in adjusting to chronic diseases in the home.

   b. Instruction in the care of home-bound patients.

   c. Assistance in the care of patient.

10. List and discuss the services provided in the area of "mental health".

    a. Provides counseling and guidance for the afflicted person and to members of his family.

    b. Refers afflicted persons to proper sources of treatment.

11. List and discuss the services provided in the area of "vital statistics".

    a. Keeps records on all births in state (birth certificates are made available on request for $2.00).

12. Make arrangements to visit the Health Department.

13. Ask public health nurse to talk to the class.

14. List addresses and telephone numbers of public health facilities in your area.

15. Have students check to see if their immunizations are still effective (also members of their family).

VOCABULARY FOR UNIT V

1. public health nurse
2. sanitarian
3. restaurant health rating
4. pre-natal clinic
5. well-child clinic
6. mental health
7. guidance and counseling
8. chronic diseases
9. vital statistics
10. family planning
11. birth and death certificates
12. tuberculosis

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UNIT VI
SAFETY IN THE HOME

OBJECTIVE

TO INSTILL IN THE STUDENT AN AWARENESS AND CONCERN FOR SAFETY IN THE HOME.

TOPIC I

THE USE AND STORAGE OF MATERIALS WHICH MAY BE POISONOUS.

ACTIVITIES

1. List the types of household cleaners which may be poisonous.
   - a. Ammonia
   - b. Bleaches
   - c. Drain cleaners
   - d. Others
2. List and discuss precautionary steps in the use and storage of household cleaners.
   - a. Read labels for hazards and antidotes.
   - b. Never mix different kinds together.
   - c. Keep out of reach of children.
3. List the types of medicines and drugs which may be poisonous.
   - a. Aspirin
   - b. Iodine
   - c. Rubbing Alcohol
   - d. Prescriptions
   - e. All pills and solutions used for medicinal purposes.
4. List and discuss precautionary steps in the use and storage of medicines and drugs.
   - a. Should never be taken unless specifically prescribed.
   - b. Never store oral and non-oral medicines together.
   - c. Keep out of reach of children.
   - d. Never take in the dark.
   - e. Never keep old, unused, or unlabeled medicines.

5. List the kinds of potentially poisonous materials that are common to the household (usually found in the garage).
   a. Gasoline
   b. Pesticides
   c. Weed killers
   d. Lye
   e. Paints and paint thinners
   f. Others

6. List and discuss precautionary steps in the use and storage of poisonous household materials.
   a. Store in safe place away from children.
   b. Never store gasoline in glass container.
   c. Read labels for hazards and antidotes.
   d. Never mix different kinds together unless you are experienced in their use.

TOPIC II
WHAT TO DO IF SOMEONE TAKES POISON.

ACTIVITIES

1. Bring samples of poisonous materials to class. Show students where to find warning signs and antidotes which are written on the label.

2. Obtain chart from your local health department or druggist which lists poisons and their antidotes.

3. Get the telephone number of your nearest Poison Control Center. In an emergency, they will tell you what to do. Be sure to have students write this number along with other emergency numbers in an easily found place.

4. Show film, read pamphlets, invite guest speaker. (See bibliography at the end of this unit).

TOPIC III
THE PREVENTION OF ACCIDENTS CAUSED BY FIRE.

ACTIVITIES

1. List and discuss the various types of electrical fire hazards.
   a. Faulty fuses or fuse substitutes (pennies).

b. Overloading electrical circuit.

c. Worn-out or defective plugs and cords.

d. Forgetting to unplug electric applicances (iron, toaster, etc.).

2. List and discuss other common fire hazards in the home.

    a. Improper storage of combustible material (gasoline, paint, paint thinner, etc.).

    b. The stacking or piling of discarded materials (old furniture, clothing, lumber, etc.).

    c. Burning garbage or weeds near the home.

    d. Placing combustible material near fireplace or heating equipment.

3. Have students make a check list of these fire hazards. Have them conduct a fire hazard inspection in their homes.

4. Have students list and discuss precautionary measures in preventing fires.

    a. Repair all faulty electrical wiring.

    b. Repair all faulty cords and plugs.

    c. Keep matches out of reach of children.

    d. Don't smoke in bed.

    e. Do not wear full sleeves, loose ties, or loose clothing of any kind when you are cooking.

    f. While cooking, do not let grease overheat.

    g. In case of gas odor, call the gas company.

    h. Clean yard and all storage areas.

    i. Do have a fire extinguisher in your home.

TOPIC IV
THE PREVENTION OF BURNS

ACTIVITIES

1. Have students list and discuss the common causes of accidental burns in the home.

    a. Picking up hot pans or dishes.

b. Spilling hot grease or food.

c. Picking up hot appliances (iron, toaster, etc.).

d. Handling caustics such as lye.

e. Over-exposure to sun or heat lamps.

f. Open fires such as barbeque grills, fireplaces.

g. Burns from heating equipment or furnace grills.

2. Have students list and discuss precautionary measures in preventing burns.

   a. Set pots and pans on stove so handles do not stick out.

   b. Keep children away from stoves, grills, and fireplaces when in use.

   c. Wear gloves when handling caustics such as lye.

   d. Use hot pads when handling hot containers.

   e. Keep small children away from furnace grills. If necessary provide a barrier to prevent him from coming in contact with them.

3. Demonstrate steps in the treatment of minor burns.

   a. Soak a small pad in a baking soda solution (2 tablespoons of soda to 1 quart of lukewarm water).

   b. Bandage loosely.

   c. Never open blisters.

   d. See physician for any burn when skin is broken.

TOPIC V
ACCIDENTS CAUSED BY FALLS IN THE HOME

ACTIVITIES

1. Have students list the possible causes of falls in the home.

   a. Loose scatter rugs.

   b. Wet or waxed floors.

   c. Toys or other objects left scattered around the house or yard.

   d. Slipping in the bathtub.

   - e. Using unsafe substitutes for a safe ladder.
   - f. Tripping over loose or untacked carpet edges (faulty stripping).

2. Have students list and discuss precautionary measures in preventing falls.
   - a. Be sure scatter rugs are anchored or have non-skid backs.
   - b. Insist that children put away toys in one designated area.
   - c. Block off rooms that have just had their floors washed or waxed.
   - d. Use rubber mat or abrasive strips for the bathtub.
   - e. Repair all loose carpet edges.
   - f. Keep stairs and halls well lighted.
   - g. Be sure ladder is safe.

3. Discuss the precautions one should take in the event that someone does fall.
   - a. Watch person for any unusual behavior such as sleepiness, vertigo, nausea, and vomiting. If any of these do occur, see a physician as soon as possible.
   - b. If there is any localized pain, see physician for possible X-ray.
   - c. Do not try to move patient if he is in considerable pain. Call an ambulance.

TOPIC VI
PREVENTING CUTS AND WOUNDS IN THE HOME

ACTIVITIES

1. Have students discuss and list the precautions one should take in order to prevent injury.
   - a. Keep sharp pointed instruments like knives and scissors away from children.
   - b. Keep children away from power tools and lawn mowers.
   - c. Guns should be kept in a locked closet. When handling a gun, always assume that it is loaded.
   - d. Wash sharp items such as knives separately. Do not throw them in sink with the rest of the dishes.

   e. Always throw away used razor blades.

   f. Never pick up broken glass with your hands (use dust pan and broom).

2. Demonstrate first aid for the care of minor cuts or wounds.

   a. Wash with soap and water.

   b. Apply a mild antiseptic.

   c. Bandage as necessary.

   d. In case of serious bleeding due to larger cuts, demonstrate the use of a tourniquet.

   e. In all serious cases take the patient to the hospital for emergency treatment.

TOPIC VII
SAFE DRINKING WATER

ACTIVITIES

1. List and discuss home methods of purifying water. If possible, demonstrate each of the following:

   a. Boil water for five minutes (best).

   b. Add chlorine tablets or chlorine bleach (4 drops to 1 gallon of water).

   c. Add tincture of iodine (2 drops to 1 quart of water).

TOPIC VIII
SAFE FOOD

ACTIVITIES

1. List and discuss precautionary measures in order to prevent illness or death due to unsafe foods.

   a. Wash all fruits and vegetables before eating.

   b. Refrigerate all dairy foods or foods containing dairy products.

   c. Keep meat in a cool place or eat it the day it is purchased.

   d. Cover all food to keep it from contamination by flies, roaches, etc.

   e. Boil all home-canned foods 20 minutes to kill botulina organism.

   f. Throw away any food which you are not sure is safe.

g. Throw away all canned foods which have accumulated pressure.

TOPIC IX
MISCELLANEOUS SAFETY HAZARDS

ACTIVITIES

1. Have students discuss, relate personal experiences or report on miscellaneous safety hazards in the home.

    a. Remove closing device from old refrigerators.

    b. Never leave plastic bags where children can reach them.

    c. Keep small objects like pins away from children. Never leave an open safety pin around.

    d. Never leave small children alone, especially in a bathtub.

    e. Never touch or handle electrical appliances with wet hands.

VOCABULARY FOR UNIT VI

1. poisonous
2. oral
3. hazard
4. antidote
5. pesticide
6. defective
7. oxygen
8. wounds
9. instruments
10. caustic
11. exposure
12. physician
13. device
14. nausea
15. X-ray
16. extinguisher
17. emergency
18. chlorine
19. tincture of iodine
20. pollution
21. dysentery
22. diarrhea
23. hepatitis
24. typhoid
25. refrigerate
26. contamination
27. precaution
28. accident
29. substitute
30. tourniquet

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CHAPTER III

WORLD OF WORK

Resource Consultant
Sara Hanten, Counselor
Carlsbad Public Schools

INTRODUCTION

Most people think they know exactly what work is. They have seen others do it and they have done it themselves. Some may, even like Mark Twain, have been so unafraid of it that they have gone to sleep beside it.

The world of work, regardless of how commonplace it is, is probably one of the least understood phenomena in existence. It is studied by few scholars and practical men believe that most problems involving work can be settled by "common sense methods." Because work is so little understood, society is constantly being plagued by labor problems.

If you ask the average person why he works the answer is so obvious that he may refuse to respond to your question. Beyond the fact that work provides us with a livelihood very little inquiry has been made. If we only work to earn a living this doesn't account for women in the work force whose husbands are quite capable of providing for the family. It doesn't account for the Kennedys, Rockefellers or other wealthy people who work long hours at their chosen profession.

We live in an anonymous society. We don't know the bookkeeper who makes out our pay check. We don't know the people who live in the apartment next door or the man who just passed us on the freeway. People are happiest when their relations with other people are satisfactory. One of the needs of the people in our western culture is to be recognized as a person. This need is met through the job we hold. Our jobs give us an opportunity for self-expression. Through our jobs we retain sufficient independence to preserve our integrity and to be ourselves.

We live in a stratified society. A stratified society differs from a class society because it cuts across lines of class. In a class society people belong to the same religion, are involved in the same kind of work, etc. We can use factors like religion or racial background to stratify the people, but there is probably no factor more important than the job we do to determine our status in the community. At one time, it was possible to work one's way up through the ranks. Today, we are still mobile from strata to strata, but it comes about through education--not just a college degree, but becoming proficient in skilled and semi-skilled occupations.

We tend to enter occupations in which our interests are high. If, for some reason, a person is in an occupation that does not interest him, he will express his interests in his avocation or hobbies.

We do work to earn a living and we like to feel that we are earning as much as others of the same sex, age, experience, and

Introduction (Con't)

education. Security becomes important as we enter middle age, before that security is defined as seniority which protects the worker from layoffs. It is important to the worker to earn enough to meet his standard of living.

Men seek to satisfy three major desires in work: human relations, activities that satisfy carried on in conditions that are agreeable, and the satisfaction of an assured livelihood. Which is most important? This is like asking, which is more important, food or water?

As teachers of basic education, we need to become better acquainted with the world of work so that we are better equipped to guide our students toward a job he can do. By being better acquainted with the world of work, we will be more aware of the job needs of our students. We need to be well-versed in trends in industry so that we will not encourage students to train for jobs that no longer exist. Last, but by no means least, we need to believe that there is dignity in all work as long as it is socially useful. Because we believe in the dignity and worth of all kinds of work, we can impart this idea to our students.

- Sara Hanten -

EDITOR'S NOTE FOR TEACHERS

Please realize that the "work ethic" espoused in this chapter may differ from that of your students. It would be advised to deal with the following as well:

1. Aspiration levels differ according to individuals.
2. The concept of time may or may not be relevant.
3. Work is considered a necessary evil by some.
4. Some people may work to satisfy present needs only.

GENERAL OBJECTIVES OF "THE WORLD OF WORK"

1. To relate to the family and the individual the advantages and disadvantages of being mobile in finding a job.
2. To inform the students of the types of jobs available at local and regional areas.
3. To inform the student of the types of occupations which are becoming less in demand and of those which are becoming more in demand.
4. To inform the students of programs available to them for training and retraining.
5. To teach the student the skills necessary in finding and keeping a job.
6. To instill in the individual the feeling of dignity and pride in all kinds of work.

UNIT I
MOBILITY

OBJECTIVE

TO RELATE TO THE FAMILY AND THE INDIVIDUAL THE ADVANTAGES AND DISADVANTAGES OF BEING MOBILE IN FINDING A JOB.

TOPIC I
ADVANTAGES OF BEING MOBILE

ACTIVITIES

1. List all types of occupations and job opportunities.

2. Discuss the availability of these at a local and non-local basis.

3. Compare wage scales for same job in different localities (example: bricklayer in Santa Fe versus Albuquerque).

4. Compare cost of living in one area versus another area. (Use newspaper ads from different communities and compare rents, cost of food, clothing, etc.).

5. Have students report on personal experiences in relation to mobility. (Written or oral).

6. Write letters to city chamber of commerce or state department for information on job availability.

7. Discuss the advantages of having a job in which the employer provides for housing and in some cases for food.

8. How has the current economic crisis affected job possibilities?

TOPIC II
DISADVANTAGES OF BEING MOBILE

ACTIVITIES

1. Ask a school counselor to speak on problems involved in transferring from one school to another.

2. Have students participate in panel discussions. The following are suggested topics for discussion.

    a. The man who leaves home and family in order to find work.

    b. The problems involved in relocating a family.

    c. The cost of moving.

3. Show through discussion that there is a criteria in selecting a new living area. Point out that there are many things in an area which could have detrimental affects on the family.

   a. Substandard housing

   b. Medical facilities

   c. Recreational facilities

   d. Educational facilities

   e. Churches available

   f. Business and social contacts

   g. Neighborhood and school selection

UNIT II
TYPES OF JOBS AVAILABLE

OBJECTIVES

TO INFORM THE STUDENTS OF THE TYPES OF JOBS AVAILABLE AT LOCAL AND REGIONAL AREAS.

TOPIC I
JOBS THAT ARE AVAILABLE

ACTIVITIES

1. List and discuss types of jobs available in clerical and sales work.
    - a. Cashier
    - b. Typists
    - c. Stenographer
    - d. Salesman, etc.
2. List and discuss types of skilled jobs available.
    - a. Auto mechanic
    - b. Plumber
    - c. Electrician
3. List and discuss types of semi-skilled jobs available.
    - a. Carpenter's helper
    - b. Roofer helper
    - c. Cement finisher, etc.
4. List and discuss types of service area jobs available.
    - a. Taxi driver
    - b. Laundromat
    - c. Service station attendant
    - d. Domestic help, etc.
5. List and discuss types of unskilled jobs available.
    - a. Laborer
    - b. City sanitation, etc.

6. List and discuss types of agricultural jobs available.
   - a. Cultivating crops
   - b. Tilling Soil
   - c. Harvesters, etc.

7. General suggestions to cover job areas.
   - a. Chart all categories of job and discuss estimated trends of each.
   - b. Invite speaker from Employment Security Commission to discuss importance of each type of job to the community. (Other speakers may be from Chamber of Commerce and/or Industrial Development Office).
   - c. Compute and compare differences in pay in job categories.
   - d. Read and report on pamphlets available thru government agencies. (See bibliography at end of this chapter).
   - e. Discuss nature of jobs in terms of being seasonal or non-seasonal.

UNIT III
OCCUPATION STABILITY

OBJECTIVE
TO INFORM THE STUDENT OF THE TYPES OF OCCUPATIONS WHICH ARE BECOMING LESS IN DEMAND AND OF THOSE WHICH ARE BECOMING MORE IN DEMAND.

TOPIC I
JOB TRENDS

ACTIVITIES

1. Using the following statistics point out the fact that some jobs are disappearing and new jobs are being created. Also, discuss automation and cybernetics and its influence on job opportunities. (These statistics are for the anticipated trended in the 1970's).

    a. Clerical and sales will increase 27%.

    b. Skilled jobs will increase 24%.

    c. Semi-skilled jobs will increase 18%.

    d. Service jobs will increase 25%.

    e. Unskilled jobs will not increase. (0%)

    f. Agricultural jobs will decrease 17%.

2. Have students participate in panel discussions.

3. If possible have a guest speaker from the Employment Security Office or a personnel director from any local industry.

UNIT IV

TRAINING AND RETRAINING

OBJECTIVE

TO INFORM THE STUDENTS OF PROGRAMS AVAILABLE TO THEM FOR TRAINING AND RETRAINING.

TOPIC I

AVAILABILITY OF TRAINING AND RETRAINING PROGRAMS.

ACTIVITIES

1. List the various agencies which might have information on available training programs.

    a. State Department of Education

    b. Welfare Department

    c. Local schools

    d. Local Community Action Agency

    e. State Office of Economic Opportunity

    f. Employment Security Commission

    g. Apprenticeship

    h. Etc.

2. Have students form a research panel. Have them do the following:

    a. Locate the various programs in the area.

    b. Report orally or in written form the many aspects of each program.

    c. Ask a representative of each program to inform the group of their respective program.

VOCABULARY FOR UNITS I THRU IV

1. availability
2. mobility
3. regional
4. training
5. retraining
6. local
7. selectivity
8. disruption
9. relocating
10. credit rating
11. services (employment)
12. semi-skilled
13. unskilled
14. trends
15. job description
16. seasonal labor
17. Chamber of Commerce
18. panel
19. substandard
20. apprentice

UNIT V
FINDING AND KEEPING A JOB

OBJECTIVE
TO GIVE THE STUDENT THE SKILLS NECESSARY IN FINDING AND KEEPING A JOB.

TOPIC I
SELF-EVALUATION OF SKILLS AND ABILITY.

ACTIVITIES

1. Administer general achievement tests.

2. Have students look at test results (this is best done in a private teacher-student or counselor-student situation).

3. Discuss testing results with each student pointing out his strong points as well as his weaknesses.

4. Discuss test results in terms of job qualifications.

5. Discuss with your class the advantages of being bilingual in securing a job.

6. As a class project look at specific occupations and analyze them in terms of specific skills which are necessary for one to secure and keep such a position.

   a. Educational needs

   b. Mechanical needs

   c. Experience

7. If a student is interested in going into a specific job area have him write a job description of that area. Then have him compare his own job criteria with his qualifications.

8. Have students prepare a personal resume which would include:

   a. Personal information

      1. Name, age
      2. Address
      3. Married or single
      4. Physical limitations if any, etc.

   b. Educational history

   c. Job experiences

   d. References

TOPIC II
SEEKING A JOB

ACTIVITIES

1. List methods of advertising for job openings by the employer.
    - a. Newspaper want-ads
    - b. Radio and television
    - c. Bulletin boards
    - d. Window posters
    - e. Through private and state employment agencies
    - f. Personal contacts
    - g. Word of mouth
    - h. Others
2. Have a general discussion of the above listed methods.
3. List and discuss possible ways of finding a job.
    - a. Write a letter of inquiry to prospective employer.
    - b. Looking through want-ads.
    - c. Using yellow pages of telephone book. Call prospective employers to ask for an interview if any positions are available.
    - d. Go to private and/or state employment agencies.
    - e. Door to door contact with employers.
    - f. Others.

TOPIC III
APPLYING FOR A JOB

ACTIVITIES

1. Write letters of application.
    - a. Use overhead projector for demonstration.
    - b. Have each student write his own letter.
2. Practice in filling out application blanks.
    - a. Demonstrate with overhead projector.

b. Duplicate various types of application forms obtained from local sources. Have students practice filling them out.

c. Explain vocabulary involved in application forms.

d. Fill out withholding and insurance forms.

3. List and discuss the Do's and Don'ts in interviewing for a job. Discuss these in the following terms.

   a. Good and presentable grooming

   b. Honesty

   c. Shyness versus aggressiveness

   d. Overselling and underselling yourself

   e. Introducing yourself

   f. Thanking the interviewer for his time

   g. Smoking, chewing gum, using foul language, etc.

4. Conduct role playing situations to demonstrate job interviewing. Have class evaluate each of the situations.

5. Practice the job seeking dialogue used when inquiring about a job by telephone.

6. Discuss types of references and the effective approach of using them.

TOPIC IV
INFORMATION THE EMPLOYEE SHOULD KNOW BEFORE ACCEPTING A JOB.

ACTIVITIES

1. List and explain the need to know about the following:

   a. Wages

   b. Insurance

   c. Retirement

   d. Working hours

   e. Vacation and sick leave

   f. Deductions

   g. Overtime

   h. Possibility of future promotions in salary and position

    i. Unions

    j. Others

2. Discuss a just hourly wage and responsibilities to same.

3. Discuss state and federal minimum wage scales.

4. Have guest speaker from state and federal agencies discuss 2 and 3.

5. Use math to figure wages: hourly, weekly, bi-monthly, monthly and yearly.

6. Have students work math problems to figure deductions such as: taxes, social security, retirement, insurance, union dues, etc.

7. Discuss pay differentials between regular hours, overtime and shifts.

TOPIC V
KEEPING A JOB

ACTIVITIES

1. Discuss responsibilities to employer and co-worker.

2. Have students write a synapsis of the responsibilities of worker to employer and co-worker.

3. Discuss and chart an organizational structure and explain the employee's place in it.

4. Utilizing role playing, demonstrate the relationship between employee and co-worker and employee and co-employer.

5. Have a guest speaker (employers, businessmen, labor leaders) discuss any qualifications and qualities desired of employees.

    a. Punctuality

    b. Honesty

    c. Responsibility

    d. Loyalty

    e. Ethics

    g. Reliability

6. Using role playing or discussion, point out the problems of employees indecision.

    a. Being afraid of making a decision.

b. Asking for and utilizing help of superiors when employee is unable to make a decision.

c. Over-dependency on others.

d. Learning all aspects of your job and those of your co-workers.

UNIT VI
DIGNITY AND PRIDE OF ALL KINDS OF WORK

OBJECTIVE

TO INSTILL IN THE INDIVIDUAL THE FEELING OF DIGNITY AND PRIDE IN ALL KINDS OF WORK.

TOPIC I
WHAT IS WORK?

ACTIVITIES

1. Conduct an oral discussion on the meanings of work.
    a. As a source of income.
    b. As a contribution to society.
    c. As a means of self-gratification.
2. Have students write a paragraph on the meaning of work to them.
3. Have students write on a personal experience with a job or with the world of work.
4. Have students read their reports and use them as a means of initiating classroom discussion.
5. Compare the present world of work with the past and future. (This is a good topic for class discussion and outside research).
6. Compare attitudes on work between the United States and other countries.
7. Develop a spelling lesson involving names of common jobs.

TOPIC II
WORK AS A MEANS OF FULFILLMENT.

ACTIVITIES

1. Recognition as an individual.
    a. Relate a working experience in which you have felt that your boss and/or co-worker have treated you as an individual.
    b. Have students write a short paragraph about why it is important to be recognized as an individual.
    c. Have students discuss the personal status of different occupations.
    d. Have students discuss the tendency of stereotyping people in certain occupations.

2. As a means of self-satisfaction and enjoyment.

    a. Discuss the necessity of obtaining a job that would meet the interests of a student.

    b. Discuss the necessity of obtaining a job that would give him a feeling of accomplishment.

    c. Discuss the fact that in spite of the social stratification of occupations, all men who do their best in whatever job they do are contributing to and not dependent on our society.

    d. Have students write a short essay or paragraph on their jobs or other jobs in the community and how they contribute to the community.

    e. Conduct class or panel discussion on:

        1. When is a man successful?

        2. The dignity and pride of a job well done.

VOCABULARY FOR UNITS V AND VI

1. experience
2. attitudes
3. personality
4. hobby
5. avocation
6. evaluate
7. status
8. skills
9. seniority
10. dues
11. apprentice
12. union
13. mechanize
14. standard of living
15. budget
16. strata
17. loyalty
18. social
19. living wage

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Pamphlets

Avon Products, The Beauty of You 30 Rockefeller Plaza, New York, NY 10020

Bureau of Apprenticeship Training, Department of Labor, Washington, D.C.: Apprenticeship for Me? National Apprenticeship Program

Georgia Department of Labor, Atlanta, Georgia 20202 The Challenge: Training for Jobs

Mennen-Grooming for the Job, The Mennen Company, Morristown, New Jersey (free)

Public Affairs Pamphlets, 381 Park Avenue, So., New York
400 Job Discrimination is Illegal
399 Cultural Differences Can Enrich Our Lives
394 The Story of Urban Renewal
216 How to Teach Your Child About Work

Science Research Association, 259 E. Erie St., Chicago, Ill.
5ZA776 Fitch, Donald B. Exploring the World of Jobs

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U.S. Government Printing Office, Superintendent of Documents, Washington, D.C. 20402
(write and ask for listings of free publications)

U.S. Dept. of Labor, Bureau of Statistics, Washington, D.C. 20212
How Employers Screen Disadvantaged Job Applicants

Films

Coronet Films, Sales Dept. Coronet Building, Chicago, Illinois
How to be Well Groomed; Finding the Right Job; You and Your Work; Mechanical Aptitudes; Choosing Your Occupation; Aptitudes and Occupations

Harcourt-Brace, Guidance Associates, Brace and World, Pleasantville, New York 10570, Your Job Interview #187

NM State Film Library, Santa Fe, New Mexico
Aptitudes and Occupation
Choosing Your Occupation
Habits, Patterns, Health Careers
In The Company of Men
Personal Qualities for Job Success

Bureau of Health Resources Development
9000 Rockville Pike
Bethseda, Maryland 20014

What You Can Do?

CHAPTER IV

MONEY MANAGEMENT

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INTRODUCTION

Good money management is very vital to the well-being of family life. Money disbursement planning by the family membership gives insight into the financial problems involved and gives each individual a sense of belonging.

These units on money management are designed to give the teachers of basic education a skeletal guide to use to help their students use their available funds more creatively.

We hope our work will be of some value to you, the teacher.

- Berneice Melton -

GENERAL OBJECTIVES OF MONEY MANAGEMENT

1. To enable the student to plan and prepare a budget.
2. To enable the student to properly utilize banking facilities as a means to distribute and hold money.
3. To enable the student to properly use credit.
4. To enable the student to improve his use of the food dollar.
5. To provide the student with consumer buying techniques which enable him to make the most of his clothing dollar.
6. To provide the student with information and the skills necessary for the most economical purchase and maintenance of an automobile.
7. To enable the student to distinguish between fraudulent and legitimate contracts and transactions.
8. To provide the student with the skills necessary in buying and selecting insurance.
9. To enable the student to understand current economic conditions.
10. To provide the student with information relative to the possibilities of a recession and/or depression.

UNIT I
HOW TO PREPARE A BUDGET

OBJECTIVE
TO ENABLE THE STUDENT TO PLAN AND PREPARE A BUDGET.

TOPIC I
WHAT IS A BUDGET AND WHY IS IT NEEDED?

ACTIVITIES

1. Introductory talk by the teacher on the need for a budget.
    a. Relate personal experiences on good or bad use of a budget. (Emphasize the fact that all people at all income levels need to maintain a budget).
    b. Have students discuss their experiences as a result of using or not using a budget.
2. Have students list income and outgo.
    a. List take home pay, including wife's, husband's and any other.
    b. List fixed monthly expenses.
    c. Discuss and list types of expense items which can occur unexpectedly. (Medical, car repair, property damage, death in family, etc.).
3. To demonstrate the need for a budget. Show how outgo list must not exceed the income list in total amount.

TOPIC II
HOW DO YOU PREPARE A BUDGET?

ACTIVITIES

1. Show students samples of budgets. (Refer to sample budget visual-aid at end of this unit). Teacher may prepare his own or refer to the following sources:

    Personal Money Management: First National Bank of Roswell, P. O. Box 1977, Roswell, New Mexico; pp 22.

    Your Budget: Household Finance Corp., Prudential Plaza, Chicago, Illinois 60601; pp 28-29

2. List and discuss the various budget headings on a sample budget copy.

    a. Teacher may use overhead projector, blackboard, pass out individual budget forms, or any combination of these.

    b. Briefly discuss the following budget headings: housing, food, household supplies, insurance, entertainment, payments, church, clothing, savings, medical expenses, etc.

    c. Briefly discuss the need for a miscellaneous heading for expenses incurred during the month on such items as toothpaste, cosmetics, entertainment, school expenses, etc.

3. Work out a sample budget.

    a. Use overhead projector or blackboard and work out a detailed budget using the average income of the group.

4. Have each individual prepare a budget.

    a. A certain amount of judgment should be made by the teacher to determine if the student should prepare a budget using statistics furnished to him by the teacher or if the student should actually prepare a budget using his own income and outgo figures.

    b. In either case, individualized assistance is necessary at this stage.

5. As a class project, develop your own simple budget format.

    a. At this point, the student should understand the need for and the preparation of a budget. However, because many of these more sophisticated budget formats are difficult to prepare and obtain, it will be necessary for each individual to be able to prepare a simple budget format in the hope that he will use it at home.

    b. Convert a sheet of notebook paper into a budget format.

TOPIC III
FAMILY INVOLVEMENT IN PREPARING AND ABIDING BY A BUDGET.

ACTIVITIES

1. Discuss with your class the necessity of family involvement.

    a. List responsibilities of each family member.

    b. In your discussion, emphasize the fact that family involvement in preparing a budget is necessary if all family members are to understand the need for a budget.

UNIT II
BANKING FACILITIES

OBJECTIVE

TO ENABLE THE STUDENT TO PROPERLY UTILIZE BANKING FACILITIES AS A MEANS TO DISTRIBUTE AND HOLD MONEY.

TOPIC I
UTILIZATION OF CHECKING ACCOUNT

ACTIVITIES

1. Ask a banker to explain handling of money in a checking account.
   - a. Explain cost of a checking account.
   - b. Discuss advantages of a checking account (theft, loss, conveniences, etc.).
2. Demonstrate proper check writing.
   - a. Use overhead projector or blackboard.
   - b. Distribute blank checks to the students and with your direction have them fill it out.
   - c. Students may have to learn to convert Arabic numbers (figures) to written numbers (342--three hundred and forty-two).
   - d. It may also be necessary to give brief instructions in the use of the decimal in writing money amounts in Arabic figures ($32.48 = thirty-two dollars and forty-eight cents).
3. Demonstrate proper check book record keeping and balancing.
   - a. Use overhead projector and give demonstration explaining the purpose of each column.
     Date--When the check was cashed or issued.
     Issued to--To whom the check was made payable.
     Number of Check--For identification purposes, etc.
   - b. Using 10 or more previously written checks, explain how you would record them; also, figure out balance before and after deposit.
   - c. Distribute ditto sheets containing these same recording columns. Give students sample cashed checks and have them individually record and balance their checking account. (See visual-aid at end of this unit).

d. It may be necessary to teach the students how to add and subtract money numbers. The amount of drill and instruction is dependent on the needs of the students.

TOPIC II
KEEPING MONEY RECORDS

ACTIVITIES

1. Lecture and discussion on why records should be kept.*

    a. As a proof of payment.

    b. For income tax purposes.

    c. To keep track of amounts owed and paid.

2. Bring box, envelopes or something to teach students how to organize their checks, receipts, etc., for future use.

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*Only when necessary

VOCABULARY FOR UNIT I AND UNIT II

1. budget
2. receipt
3. debt
4. checking account
5. income
6. outgo
7. expenses
8. balance
9. deposit
10. withdraw
11. payments
12. records or record keeping
13. miscellaneous
14. budget format
15. responsibility
16. advantages or disadvantages
17. cash
18. money management

FAMILY BUDGET WORKSHEET
For Month of ____________, 19___

This worksheet is designed to assist the family in planning and record keeping. Families should compare their allowances in each case with averages shown in the Family Budget Slide Guide.

FOOD \$__________ Groceries, meat, milk vegetables, eggs, fruit, etc., cost of lunches and all meals out, etc.		HOUSE OPERATION \$______ Fuel, light, gas, telephone, water, household help, gardener, household supplies, cash or credit payments for household furniture and equipment, household appliances, draperies, linen, etc.		CLOTHING \$__________ Clothing for all members of the family, dry cleaning, laundry, repairs, pressing, miscellaneous accessories, etc.	
ITEM	AMOUNT	ITEM	AMOUNT	ITEM	AMOUNT
SHELTER \$__________ Rent or that part of payment on home which is applied to interest, repairs and property improvement, real and personal property taxes, fire insurance, etc.		TRANSPORTATION \$______ Carfare, automobile payments, auto insurance, repairs, tires, gas, oil, upkeep on car, etc.		PERSONAL ADVANTAGES \$__________ Health, health insurance, education, recreation, vacation expense, newspapers, magazines, books, hobbies, dues, state income taxes, membership fees, personal allowances, baby sitter, entertainment, etc.	
ITEM	AMOUNT	ITEM	AMOUNT	ITEM	AMOUNT

Family Budget Worksheet Con't.

TOTAL EXPENSE $ ______ Note: Copy totals from the three "HERS" columns, add and put total at right--Do same for "HIS"--then add.	SAVINGS, INS., CONTRIB. $ ______ Savings account, retirement program, life insurance, stocks, bonds, payment on home mortgage principal. Contribution to churches, charities, misc, gifts, etc.	NEW INCOME $ ______ Although payroll deductions may include savings, taxes, union dues, etc., it is simpler to ignore these deductions as items already budgeted, and to use the take home pay or net monthly income as the basic budgeting figure.

ITEM	AMOUNT			ITEM	AMOUNT		BUDGET GUIDE	AMOUNT	
FOOD							HUSBAND MONTHLY TAKE HOME PAY		
HOUSE OPERATION							WIFE'S MONTHLY TAKE HOME PAY		
CLOTHING							OTHER REGULAR MONTHLY INCOME		
TOTAL "HERS" BUD.							OTHER REGULAR MONTHLY INCOME		
SHELTER									
TRANSPORTATION									
PERS. ADV.									
TOTAL "HIS" BUD.									
TOTAL "HERS & HIS" EXPENSES $				+ TOTAL SAV. & CONT. $			= NET MONTHLY INCOME $		

BALANCING YOUR CHECKBOOK WORKSHEET

Check No.	Date	Check Issued To:	Amount of Check		Date of Dep.	Amount of Deposit		Balance

UNIT III
CREDIT

OBJECTIVE
TO ENABLE THE STUDENT TO PROPERLY UTILIZE CREDIT.

TOPIC I
WHEN TO USE CREDIT

ACTIVITIES

1. Discuss with class those occasions when credit buying is advisable or not advisable.
    a. To purchase a home.
    b. To purchase a car.
    c. To purchase necessary home equipment.
    d. Emergencies such as: illness, death, damage to home or property, temporary loss of income, etc.
    e. For unnecessary equipment or luxuries.
    f. When unable to meet payments.
2. Relate personal experiences in credit buying.

TOPIC II
HOW TO ESTABLISH CREDIT

ACTIVITIES

1. List and discuss activities by which credit is established.
    a. Pay all utility and medical bills on time.
    b. Establish bank account and/or savings account.
    c. Increase credit potential by being prompt in making payments in all time-buying transactions.
2. Demonstrate on overhead projector the steps involved in filling out application blank for credit approval.
    a. Sample copy can be obtained from almost any retail dealer. Make yourself a transparency.
    b. Discuss each question with your class. Be sure they understand the reason behind each question.
    c. Give them practice in filling out these forms.
    d. Discuss what the creditor needs to know about you before he gives you credit consideration.

TOPIC III
TYPES OF CREDIT AVAILABLE

ACTIVITIES

1. List and briefly describe the various types of credit available.
    a. Person to person
    b. Charge accounts
    c. Revolving accounts
    d. Time charges
    e. Bank borrowing
    f. Credit unions
    g. Mortgages
    h. Federal loans, FHA, SBA, etc.
2. If possible have guest speakers who will describe the credit programs they use.
    a. Representatives from Sears, J. C. Penney, etc.
    b. Banker from loan department
    c. Auto dealer
    d. Representative from finance company
    e. Representative from credit union

TOPIC IV
FIGURING COST OF CREDIT

ACTIVITIES

1. By this time your students should be familiar with the types of credit available to them. At this time, your objective should be to get them to select the ones which are best for them to use. Therefore, your first activity should be to show them the mechanics involved in figuring the total cost of each credit program.
2. Use newspaper ads advertising products which can be bought on a time basis. (Furniture, appliances, car, homes, etc.).
3. Have students figure out total cost of the product and compare total cost with other finance programs.
    a. Finance company versus bank.
    b. Revolving accounts versus cash buying, etc.

4. Various types of drills should be provided to figure out interest rates.

   a. Convert percentages to meaningful dollar amounts. For example, 5½% interest quarterly or monthly is how much money on a specified loan company.

5. Some of your students may have it in mind to make some credit purchase in the near future. Working with the class, figure out the best and most economical way for that individual to make the purchase. You may also relate personal experiences.

TOPIC V
THE RIGHTS OF BUYER

ACTIVITIES

1. Discuss and list the rights of the buyer.

   a. He should have a copy of the contract.

   b. The right to sign or not sign.

   c. The right to consult another person other than the creditor.

   d. The right to select where you want to borrow.

TOPIC VI
THE RESPONSIBILITIES OF THE BUYER

ACTIVITIES

1. Discuss and list the responsibilities of the buyer. You may invite a guest speaker.

   a. Make all payments on time.

   b. Maintain appearance and upkeep of object they have purchased.

   c. Carry out rights.

   d. Legal aspects (garnishment of checks).

TOPIC VII
THE RIGHTS OF THE SELLER

ACTIVITIES

1. Discuss and list the rights of the seller (guest speaker).

   a. To collect his money

   b. Use collection agency

   c. Garnishee

TOPIC VIII
THE RESPONSIBILITIES OF THE SELLER

ACTIVITIES

1. Discuss and list the responsibilities of the seller.
    a. To furnish a copy of the contract.
    b. To deliver goods as stated in the contract.
    c. Furnish schedule of payments.

VOCABULARY FOR UNIT III

1. credit
2. charge accounts
3. installment sales
4. coupon credit plan
5. revolving credit plan
6. service credit
7. default
8. mortgage
9. garnishee
10. delinquent payment
11. repossess
12. endorse
13. warranty - guarantee
14. security

UNIT IV
BUYING FOOD

OBJECTIVE
TO ENABLE THE STUDENT TO IMPROVE HIS USE OF THE FOOD DOLLAR.

TOPIC I
COMPARATIVE BUYING

ACTIVITIES

1. Discuss the values of comparative buying.

2. Make a master list of groceries used by the group and compare prices. Use newspaper advertisements.

3. Compare prices between fresh, canned and frozen foods.

4. Make a comparative study of prices in relation to volume and/or weight.

    a. Develop units and practice drills on weights and volumes.

TOPIC II
QUALITY SELECTION

ACTIVITIES

1. Have guest speaker from extension division talk on food selection, the following are suggested areas to be discussed.

    a. Meat buying

    b. Grades

    c. Brand names

    d. Day old bread and pastries

2. Have students try small quantities of unknown brands of food and report to class.

TOPIC III
SHOPPING TIPS

ACTIVITIES

1. Compare prices on double stamp day with regular day prices.

2. Discuss store gimmicks such as stamps and contests.

3. Using newspaper ads for comparative buying.

4. Discuss the advantages of quantity buying at sale prices for future use.

5. Discuss product gimmicks such as towels, glasses, etc., contained in soap boxes.

6. Discuss the responsibilities of the merchant.

    a. Proper sacking or packaging to prevent damage to perishables.

    b. Responsible for spoiled or defective goods.

7. Provide drills which provide practice in counting change. For example, give student a newspaper ad containing food advertisements. Tell him he is to buy food for two meals with only $10. Have him prepare list with prices and compute his change.

VOCABULARY FOR UNIT IV

1. sale
2. food stamps
3. gimmicks
4. perishable
5. defective
6. change
7. quantity buying
8. quality buying
9. comparative shopping
10. grades
11. weight, pound, ounce
12. volume, fluid ounces

UNIT V
USING CLOTHING DOLLAR WISELY

OBJECTIVE

TO PROVIDE THE STUDENT WITH CONSUMER BUYING TECHNIQUES WHICH ENABLE HIM TO MAKE THE MOST OF HIS CLOTHING DOLLAR.

TOPIC I
PLANNING YOUR WARDROBE AND SPENDING

ACTIVITIES

1. Discuss with your class the criteria by which you should plan your wardrobe.
    a. Based on needs of each family member.
    b. Based on amount of money set aside in budget.
2. List wardrobe items in your present wardrobe (teachers).
    a. Discuss color schemes and how to use various colors as matching accessories.
    b. Discuss types of materials which are appropriate at certain times of the year and materials which are more durable.
    c. Discuss how various ensembles can be made from a limited wardrobe if care is taken in buying and planning.

TOPIC II
SHOPPING AND COMPARING QUALITY

ACTIVITIES

1. List the signs of quality workmanship and discuss ways of identifying them. (You may bring samples from your own wardrobe which demonstrate both good and bad workmanship).
    a. Check width of seams
    b. Check depth of hem
    c. Check to see if weak points are reinforced
2. Compare prices of some items at different stores. Compare items themselves to see if the quality is the same.

TOPIC III
THE CARE OF CLOTHES FOR LONGER WEAR

ACTIVITIES

1. Discuss and list the various activities one should do in order to get long wear out of clothing.

   a. Keep clothes clean.

   b. Proper storage of clothes not in use.

   c. Buy clothes that fit properly.

   d. Mend clothes at proper time.

2. Discuss methods of mending, reinforcing or restyling clothing.

   a. Have students volunteer to give demonstrations on mending and restyling. This may include such activities as mending collars, making short sleeve shirts out of long sleeve shirts, raising or lowering hemlines, letting seams in or out, repairing tears, putting knee patches in children's clothing, etc.

TOPIC IV
SEWING TO STRETCH THE CLOTHING DOLLAR

ACTIVITIES

1. Discuss the advantages of making your own clothing.

   a. More economical

   b. Better quality

2. Compare the cost of ready-made clothing to home sewn clothing by having them mathematically figure out the cost of each.

3. Demonstrate on overhead projector how to read a dress pattern.

4. If facilities are available, have students give sewing demonstrations.

5. Ask extension agent to visit class and give tips on sewing. He also has many valuable brochures which can be made available to each class member.

6. Find out from extension agent if sewing clubs or schools are available in the area.

TOPIC V
GARAGE SALES AND THRIFT SHOPS

ACTIVITIES

1. Discuss personal experiences in dealing with garage sales and thrift shops. Try to lessen the stigma by showing them how people of all income levels can and do take advantage of these sales items.

VOCABULARY FOR UNIT V

1. wardrobe
2. ensemble
3. brands
4. cloth
5. clothes
6. clothing
7. scheme
8. nylon, orlon, arnel, dacron, wool, cotton
9. coordinate
10. asscessories
11. workmanship
12. fabrics
13. hems
14. depth
15. seams
16. reinforcement
17. durable
18. knit
19. vat dyes
20. garments
21. plackets
22. dry cleaning

UNIT VI
CAR BUYING AND SERVICING

OBJECTIVE

TO PROVIDE THE STUDENT WITH INFORMATION AND THE SKILLS NECESSARY FOR THE MOST ECONOMICAL PURCHASE AND MAINTENANCE OF AN AUTOMOBILE.

TOPIC I

HOW TO SELECT A CAR WHICH MEETS YOUR NEEDS WITHOUT GOING BEYOND YOUR BUDGET LIMITATIONS.

ACTIVITIES

1. List the types of automobile sales.
    a. Demonstrators
    b. New
    c. Repossessed
    d. New - last year's model
    e. Used (sold by auto dealer)
    f. Used (sold by individual)
2. Discuss the advantages and disadvantages of each. If possible, have a reputable dealer or auto salesman address the class.
    a. New car
        1. Trouble free
        2. Interest (lower)
        3. Financing (36 months) (48 months)
        4. Insurance
        5. Guarantee
    b. Used car
        1. Some repairs expected
        2. Financing (12 to 24 months)
        3. Interest (lower)
        4. Insurance
        5. Guarantee
3. List the car models available.
    a. Station wagon
    b. Four door sedan
    c. Two door sedan
    d. Compact
    e. Sports car
    f. Truck

4. Discuss the advantages and disadvantages of these car models.
    a. Does it meet the needs of the family?
    b. Will it be helpful in your work?
    c. Is the cost within reason?
    d. Is it practical for the type of driving you will be doing?
    e. Is it economical?
5. Explain how to go over budget to see how much money you should pay for a car (what can you afford).
    a. Using a sample budget which is comparable to the income levels of your students, work out the amount available for car payments.
    b. If someone in your class is interested in buying a car, he may wish to use his case as an example.

TOPIC II
SELECTING A RELIABLE DEALER

ACTIVITIES

1. Discuss how to check with your friends, neighbors and garages to find a dealer who is reliable.
2. Discuss services furnished by dealer.
3. Have group shop around and compare the prices of different dealers.
    a. Compare exclusive used car dealers with new car dealers who sell used cars.
    b. Discuss and compare price ranges of individual sellers and car dealers. (You may want to use newspaper ads for this session).
    c. Compare prices by community. (You may again use newspaper ads).

TOPIC III
MAKING THE FINAL SELECTION OF YOUR CAR.

ACTIVITIES

1. Discuss need to have someone who knows cars to check over car carefully.

   a. Have a friend check it.

   b. Take it to a garage for inspection.

2. Discuss need to check with former owner about the condition of the car.

3. Discuss the necessity of getting an itemized contract before buying and getting a guarantee in writing.

TOPIC IV
MAINTENANCE OF YOUR CAR

ACTIVITIES

1. List minor maintenance activities which can be done by the owner at less cost.

   a. Oil change

   b. Filter change

   c. Putting in car fluids

   d. Washing and waxing

   e. Upholstery and accessory repair

   f. Brake adjustments

2. Have men discuss the above listed items. Many of them may have money saving suggestions that they use.

3. Have students discuss or write a short paper on the cost of maintenance on the present car owned by each.

4. Using worksheet in last page of the unit "What It Costs to Operate Your Car", have students figure total cost per year and cost per mile.

VOCABULARY FOR UNIT VI

1. franchised
2. demonstrator
3. repossessed
4. wholesale price
5. retail
6. underselling
7. at cost
8. sticker prices
9. odometer mileage figures
10. free trial
11. warantees
12. itemized contract
13. 50-50 warantee
14. new car warantee
15. depreciation

WHAT IT COSTS TO OPERATE YOUR CAR

	YOUR CAR (annual mileage)		$2500 New Car (annual mileage) 10,000	
	cost per year	cost per mile	cost per year	cost per mile
1. Depreciation			$ 646	$ .0646
2. Insurance			140	.0140
3. License & Registration			22	.0022
4. Gas & Oil			262	.0262
5. Maintenance			79	.0079
6. Tires			49	.0049
7. Miscellaneous Expenses				
8. Tolls and Parking Fees			10	.0010
TOTAL			$ 1,208	$ .1208

EDITOR'S NOTE

These figures might serve as a comparison only in relation to today's prices.

UNIT VII
FRAUDS

OBJECTIVE

TO ENABLE THE STUDENT TO DISTINGUISH BETWEEN FRAUDULENT AND LEGITIMATE CONTRACTS AND TRANSACTIONS.

TOPIC I
COMMON FRAUDS OR SCHEMES

ACTIVITIES

1. Tell about a personal experience in order to demonstrate the fact that everyone is subject to frauds and anyone can be taken in.

2. Have students tell about experiences they have had with frauds.

3. List and discuss the various common frauds and misrepresentations which can occur.

   a. Overcharging for services rendered
   b. Unordered merchandise
   c. Land sales
   d. Give-away come-ons
   e. Contests
   f. Black market deals
   g. Quack cures

      1. cancer
      2. dental plates
      3. hair growing
      4. habit cures
      5. health foods
      6. reducing remedies
      7. diets
      8. pep pills
      9. wrinkle removers

   h. Mail frauds

      1. correspondence schools
      2. chain letters
      3. charity
      4. lonely hearts
      5. book clubs
      6. records
      7. insurance

   i. Charity rackets

4. Ask a lawyer or a representative from the Better Business Bureau to discuss fraudulent schemes.

5. Ask a public health nurse to discuss the fallacies of quack cures.

6. Check newspapers, magazines and pamphlets which advertise. See if class can identify possible fraudulent schemes.

7. Discuss the "Green River Ordinance" with your class.

8. Discuss articles students may bring to class. ("The Frauds in Diets", McCalls Magazine, February, 1968).*

9. Make a bulletin board with articles from students.

10. Read and discuss pamphlets on frauds. (See bibliography at end of unit).

11. Work problems to show how much the fraud would cost.

TOPIC II
HOW TO MAKE CERTAIN THAT YOU ARE NOT A VICTIM OF SOMEONE'S SCHEME.

ACTIVITIES

1. Discuss and list precautions students should take in order to avoid being taken in.

    a. Know the seller or identify him with a reputable dealer.

    b. Buy only after a family conference.

    c. Call the Better Business Bureau when ever in doubt.

    d. Do not permit household appliances to be taken for repair without receiving a written guarantee or an estimated cost.

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* Check bibliography for more recent articles.

VOCABULARY FOR UNIT VII

1. Green River Ordinance
2. fraud
3. reputable
4. legitimate
5. lures
6. consumer
7. persuasion
8. warranty-guarantee
9. commitment
10. installment
11. family conference
12. brochures
13. fly-by-night business
14. quacks
15. charity rackets
16. lonely hearts club
17. chain letters
18. confidence rackets
19. prediction
20. renumeration
21. specific
22. reliable
23. reliability
24. being taken in

UNIT VIII
INSURANCE

OBJECTIVE

TO PROVIDE THE STUDENT WITH THE SKILLS NECESSARY IN BUYING AND SELECTING INSURANCE.

TOPIC I
HEALTH AND ACCIDENT INSURANCE

ACTIVITIES

1. Student vocabulary list at end of this unit. Discuss each word for understanding.

2. Have a local insurance agent visit class. Have him explain the various facets of health and accident insurance.

   a. Types of coverages

   b. Advantages of each

   c. Cost of each

   d. Types of insurance plans

   e. Cost of each

   f. State, federal or group insurance

3. Have general discussion with class about insurance, its cost and its benefits.

4. Have students read some of the pamphlets listed in bibliography at end of this unit.

TOPIC II
MEDICAID, MEDICARE AND SOCIAL SECURITY

ACTIVITIES

1. Ask the local Social Security Office to explain Medicare, Medicaid and Social Security.

   a. Requirements

   b. Coverages

   c. Financing

2. Have students read pamphlets which are available at local Social Security Office.

TOPIC III
LIFE INSURANCE

ACTIVITIES

1. List and discuss the types of life insurance.

    - a. Term
    - b. Limited payment
    - c. Endowment
    - d. Straight life
    - e. Group
    - f. V. A.

2. Ask local insurance agent to describe each of these types and also describe the methods of financing each.
    - a. Per month
    - b. Deducted
    - c. Yearly (usually cheaper)
    - d. Difference made by age
    - e. Group

3. Have class read pamphlets on life insurance listed in the bibliography at the end of this unit.

TOPIC IV
CAR INSURANCE

ACTIVITIES

1. List and discuss the types of coverages in an auto insurance policy. Emphasize those that are mandatory by law.
    - a. Liability
    - b. Collision
    - c. Comprehensive
    - d. Medical
    - e. Others

2. If possible have insurance dealer describe each of these coverages. Ask him to talk about the cost of each and the methods of financing.

3. Read "Drivers' Test Manual". This can be obtained from your local license bureau.

4. Inform people of their legal responsibilities.
    - a. Driver's license must be valid in order to collect insurance.

b. Certain insurance coverages are required by law.

TOPIC V
CAR INSURANCE RATES

ACTIVITIES

1. List and discuss those factors which can raise or lower your insurance rates.

    a. Number of traffic tickets

    b. Previous suspensions

    c. Number of accidents

    d. Age

    e. Sex

    f. Driver education

    g. Make and model of car

2. Get literature from local insurance companies and have students read them and write out questions they need the answers to.

3. If possible, invite a reliable insurance agent and have a buzz session. He may have the answers to the students' questions.

TOPIC VI
HOME AND PROPERTY INSURANCE

ACTIVITIES

1. List and discuss the types

    a. Liability

    b. Fire

    c. Household goods

    d. Home owners

    e. Theft

    f. Others

2. Have a general discussion with class about home and property insurance. Particularly discuss the need for and consequences of not having insurance coverage.

3. Have each student figure cost of replacing home furnishings.

4. Discuss financing of policy.

   a. Included in payment on home.

   b. Yearly payment.

   c. 5 year or 3 year plan.

5. If possible have reliable insurance agent present to answer any questions.

VOCABULARY FOR UNIT VIII

1. surgery
2. surgical
3. catastrophe
4. dentist
5. dentistry
6. dental
7. dependent
8. expense
9. expensive
10. endowment
11. 20-pay-life
12. liability
13. collision
14. comprehension
15. hospital
16. hospitalization
17. restrictions
18. assessment

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Institute of Life Insurance, Educational Division, 277 Park Ave., NY, NY 10017 Catalog of Teaching Aids on Life and Health Insurance and Money Management; Making the Most of Your Money; A Date With Your Future; The Family Money Manager

Pamphlets

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National Consumer Finance Association, 1000 16th St., NW, Washington, D.C. 20036 Consumer Credit and Your Future - Careers in Consumer Finance, 1968; Consumer Finance-Selected and Annotated Bibliography of Reference Material; Family Money Management (counseling kit); Let's Learn About Consumer Finance

New Mexico Department of Justice, Office of Attorney General, Division of Consumer Services, Supreme Court Building, Santa Fe, New Mexico - Teamwork Can Offer Protection for the Elderly; How To Be Gypped Without Really Trying; Know Your Rights When You Buy On Time

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Paul S. Amidon and Associates, Inc. 4329 Nicollet Ave., South, Minneapolis, Minn. 55409 - Mad Money Management, Your Checking Account, Money, Credit, Banking, How To Answer When Money Talks

Public Affairs Pamphlets 381 Park Ave., South, New York

412	Family Money Problems
370	Your Child and Money
354	When You Gamble - You Risk More Than Money

Consumer Products Information, Pueblo, Colorado 81009

Buying and Financing a Mobile Home	127A
Closing Costs	207A
Home Buying Veterans	133A
Wise Home Buying	140A
Budgeting For The Family	017A
Helping Families Manage Their Finances	019A
Consumer Education Bibliography	043A
Don't Be Gypped	045A
The Federal Wage Garnishment Act	194A
Forming Consumer Organization	048A
Get The Facts Before Investing in Land	195A

Films and Filmstrips

Association Films, Inc., 1621 Dragon St. Dallas, Texas 75207

The Littlest Giant (AF-92)
A 16 mm, 13½ minute animated color motion picture film with Teacher's Study Guide. Story of the part played by consumer credit in the national economy, and how the American family is served by consumer finance companies.

Personal Financial Planning (AF-90)
An 11 minute, 16 mm motion color picture film with Teacher's Study Guide. Defines terms of basic consumer economics; emphasizes importance of planning to successful money management.

Clarion House, San Francisco; Just Married

Institute of Life Insurance, % Association Sterling Films, 600 Grand Ave., Ridgefield, New Jersey 07657; Marriage and Money, (filmstrip); A Date With Your Future (filmstrip) The Role of the Consumer, Consumers in the Marketplace, Consumer in Action, (filmstrips) To Life With Love, (film)

Paul S. Amidon and Associates, Inc.
4329 Nicolett Ave., South
Minneapolis, Minn. 55409

Personal Money Management, (rapes and transparencies)

Fair Credit Reporting Act

CHAPTER V

CITIZENSHIP AND GOVERNMENT

Resource Consultant
Byron Eppler
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INTRODUCTION

Adults generally take a citizenship course for one of two reasons: 1) to become a United States Citizen, or 2) to learn their various rights and privileges. Even though these people of the first group have a build-in motivation to become citizens, we still have the responsibility of making the course interesting. Unit I is designed to fulfill all of the requirements one needs to become an American Citizen.

In the United States there are many people who have no conception of what to do to be able to vote. These people go through life ignorant of this fact. Unit II has been designed with those people in mind. We have tried to have no stone unturned as far as voting is concerned. One who participates is far more responsible than one who does not.

Among the people that you will teach, there are those who know their rights, but do not realize that for each of those rights there is a responsibility. We have attempted, in Unit III, to encourage all people to participate as good citizens and adhere to both rights and responsibilities.

Some of the people who you will be teaching belong to minority groups. These individuals are often subject to the prejudices of American society. It is imperative that the people we are to teach be made aware that "they count like others count". They must be well versed on the contributions made to our society and take pride in their heritage rather than discredit themselves by being ashamed of what they really are. It is hoped that Unit IV will assist the teacher in developing this awareness among his students.

- Byron Eppler -

GENERAL OBJECTIVES FOR "CITIZENSHIP AND GOVERNMENT"

1. To prepare the student to meet the requirements in order to become a United States Citizen.
2. To relate to the individual the importance of his voting privilege and how to best utilize this right.
3. To make the students aware of the fact that rights also carry individual responsibilities.
4. To provide the student with the ability to differentiate between the terms: race, nationality, and ethnic group.
5. To instill in each student a pride in his race, nationality and ethnic background.

UNIT I
BECOMING AN AMERICAN CITIZEN

OBJECTIVE

TO PREPARE THE STUDENT TO MEET THE REQUIREMENTS IN ORDER TO BECOME A UNITED STATES CITIZEN.

TOPIC I
AMERICAN HISTORY

ACTIVITIES

1. The following is a list of specific historical events which the student should become familiar with. Using films, discussion, reading materials, and other teach-media briefly expound on each. The remaining activities, under Topic I, will give you specific subject areas which should be covered.

    a. Colonies
    b. Revolution
    c. Writing of Constitution
    d. War of 1812
    e. Monroe Doctrine
    f. Mexican War
    g. Territorial Acquisitions
    h. Civil War
    i. Spanish-American War
    j. World War I
    k. World War II
    l. Korean War
    m. Viet Nam

2. Have students read about and report on the life of past and present political leaders.

    a. Allow students to select different political leaders.

    b. Permit students to write a brief report on the life and activities of the leader they have selected.

    c. Have all students read their report to class if they wish.

    d. After each reading open up for general discussion.

    e. If one or two of the personalities reported on seem to interest the group more than the others, secure a film on these individuals and show them to your class.

3. Investigate the life of a member of the Constitutional Convention.

   - a. One of these may have been selected and reported on in activity #2. If so, it may be necessary to bring out his association with the Constitutional Convention.
   - b. Be sure to discuss the motives for and the results of the Constitutional Convention.

4. List and discuss the history of the original thirteen colonies.
   - a. Using maps and overhead projector show the thirteen colonies.
   - b. Point out the geographic boundaries which prevented immediate expansion.
   - c. Discuss what happened to the thirteen colonies as a result of the Revolution.
   - d. Be sure to give a brief history of the Revolution. Why it occurred and the results of it.
5. Discuss the reasons for the the gains of the War of 1812.
6. Discuss Cuba and the Monroe Doctrine.
7. List outstanding events of the Mexican War. Be sure to tell about the causes of and the results of this war.
8. Discuss the Civil War.
   - a. The reasons for the war.
   - b. The life of Lincoln and his views on the Civil War.
   - c. Events during the Civil War.
   - d. Results of the Civil War.
9. Discuss the progressional steps in the acquisition of the territories.
10. List the gains in the Spanish-American War.
    - a. Discuss the reasons for the war.
    - b. Draw a map showing territorial gains.
11. Briefly discuss the causes of and the results of World War I.
12. Briefly discuss the causes of and results of World War II.
13. Briefly discuss the causes of and results of the Korean War.

14. Although not specifically pertinent to the citizenship examination, your class may want to discuss current events, specifically the Viet Nam War.

TOPIC II
THE GOVERNMENT

ACTIVITIES

1. Secure copies of the Constitution for each member of your class.

    a. Read the Constitution orally to your class.

    b. Explain each of its parts.

    c. Conduct general discussions or panel discussions on the Constitution. The following are suggested topics:

        1. Any one of the amendments or articles.
        2. The importance of the Constitution.
        3. What the Constitution means to me.

    e. Read and study the preamble.

2. Using a chart and an overhead projector, explain the three branches of government.

    a. Executive

    b. Judicial

    c. Legislative

3. Using a chart, explain how a bill becomes a law.

4. List the names of New Mexico's United States Senators and Representatives.

    a. Discuss the responsibilities and duties of each.

    b. Discuss how they are elected and the importance of electing men who will represent their views.

    c. Discuss the responsibilities of every citizen to their elected representative.

5. Using a chart explain the organizational structure of state government.

6. List the names of state senators and representatives in your district.

7. Using a chart, explain the organizational structure of local government.

8. List the names and duties of each official.

9. Make a list of services rendered by local government and check the ones that help you as an individual directly or indirectly. Do the same for state and/or federal government.

    a. If possible attend city commission meetings or legislative sessions.

    b. Have a guest speaker who represents your area in local, state, or federal government.

10. List and discuss the advantages and disadvantages of living in a democracy.

11. Have an attorney come to discuss the Bill of Rights. (You may get someone from the Legal Aid Society).

TOPIC III
PATRIOTISM

ACTIVITIES

1. Discuss history of American Flag.

    a. Show pictures of evolution of American Flag.

    b. Discuss the proper handling and display of the American Flag.

    c. Show pictures of flags of other countries.

2. Read and discuss "Oath of American Citizenship".

TOPIC IV
HOW TO APPLY FOR NATURALIZATION PAPERS.

ACTIVITIES

1. Read pamphlet on the United State Naturalization Requirements.

2. Explain how to obtain proper forms.

3. Have representative from the Immigration and Naturalization Service address class.

4. Secure proper forms for the class.

5. Help students fill out forms explaining each question.

6. List all facilities for legal aid.

7. For those who qualify, make arrangements for their citizenship examination.

VOCABULARY FOR UNIT I

1. acquisitions
2. allegiance
3. pledge
4. oath
5. obtain
6. facilities
7. assistance
8. colonies
9. solicit
10. apply
11. reasons
12. discuss
13. events
14. progress
15. chart
16. managers
17. duties
18. render
19. visit
20. agency
21. advantages
22. recite
23. Congress
24. representative
25. democracy
26. Civil War
27. amendment

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UNIT II
VOTER PARTICIPATION

OBJECTIVE

TO RELATE TO THE INDIVIDUAL THE IMPORTANCE OF HIS VOTING PRIVILEGE AND HOW TO BEST UTILIZE THIS RIGHT.

TOPIC I
IMPORTANCE OF VOTING

ACTIVITIES

1. Discuss the history of voting in the United States.
    a. Discuss voting as the basis for a true democracy.
    b. Discuss women voting rights.
    c. Discuss the importance of voting for all Americans.
2. Show film on the history of voting. Have students discuss or write about the film.
3. If possible, obtain statistics on voting at a national, state and local level.
    a. Take a survey in your class to find the percentage of people who are registered to vote and the number voting in the last election.
    b. Discuss new voting age and its impact on society.

TOPIC II
POLITICAL PARTIES

ACTIVITIES

1. List the three major party affiliations.
    a. Democrat
    b. Republican
    c. Independent
2. Discuss the reasons for having more than one party.
    a. So that voters may have a choice between candidates.
    b. The necessity of having a structured organization in order to promote candidates and political philosophies.
3. Discuss the differences between parties.
    a. Define the terms liberal and conservative (left and right wings).

   b. Have students bring in newspaper or magazine clippings which describe a party's philosophy on specific issues. Compare these with the philosophy of other parties.

4. Describe what happens at a:
   a. Precinct meeting
   b. County convention
   c. State convention
   d. National convention

5. Invite two or more politicians of opposing parties to participate in a symposium.

TOPIC III
VOTER REGISTRATION

ACTIVITIES

1. Discuss and list the qualifications necessary for voter registration.
   a. 18 years or over
   b. Citizen of the United States
   c. Loss of voting rights due to imprisonment at penal institution.
   d. Refer to residency laws in your state.

2. Write down the address of your local voter registration office.

3. Invite the county clerk to visit your class. If possible, have him make arrangements to register students who have not previously done so.

4. Discuss the reason why some local issues are voted on only by the property owners.

TOPIC IV
CHOOSING A CANDIDATE

ACTIVITIES

1. List and discuss the criteria involved in selecting a candidate to support.
   a. Experience
   b. His stand on specific issues

   c. His leadership and organizational abilities

   d. His honesty and integrity

2. List and discuss the criteria which should not be used in selecting a candidate to support such as:

   a. Ethnic group

   b. Race

   c. Religion

   d. Attractiveness

   e. Personal gains of a voter which are not for the good of all.

3. Obtain copies of campaigning brochures which states the candidate's platform. Compare these with other candidates. You may also use newspaper and magazine clippings.

4. Conduct discussions between individuals or teams on specific issues or on the support or opposition of two opposing candidates.

VOCABULARY FOR UNIT II

1. precinct
2. convention
3. electorate
4. canvass
5. straight ticket
6. split ticket
7. registration
8. ballot
9. platform
10. electioneering
11. independent
12. democracy
13. political
14. candidates

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Books

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UNIT III
AWARENESS OF SOCIAL RESPONSIBILITY

OBJECTIVE

TO MAKE THE STUDENTS AWARE OF THE FACT THAT RIGHTS ALSO CARRY INDIVIDUAL RESPONSIBILITIES.

TOPIC I
A DEFINITION OF SOCIAL RESPONSIBILITY

ACTIVITIES

1. List on the blackboard or on a transparency the five areas of social responsibility.

    a. Responsibility to yourself

    b. Responsibility to your family

    c. Responsibility to your friends

    d. Responsibility to your community

    e. Responsibility to your country

2. Conduct a general discussion on each of the five responsibility areas. Ask students to list specific responsibilities under each major heading. (The following is a sample breakdown of each area).

    a. Responsibility to yourself.

        1. Cleanliness
        2. Good grooming
        3. Care of your health
        4. Education
        5. Others

    b. Responsibility to your family.

        1. Being a good provider
        2. Setting a good example for your children
        3. Participating in school affairs (PTA)
        4. Seeing that your children get an education
        5. Others

    c. Responsibility to your friends.

        1. Helping them in whatever way you can when they are in need.
        2. Loyalty
        3. Others

    d. Responsibility to your community.

        1. Keeping your home and property clean and in good order.

   2. Participating in community affairs.
   3. Abiding by its laws.
   4. Pay your debts.
   5. Responsibility to private and public property.

- e. Responsibility to your country.

   1. Abide by the Constitution and the laws of our country.
   2. Participate in government at federal, state and local levels.
   3. Contribute to and do not rely on society.

3. Any one of these areas can be broken down in more specific terms. The following are suggested activities the teacher might use in discussing them.

   a. Panel discussion

   b. Student reports (written or oral)

   c. Guest speakers

   d. Films (see bibliography)

   e. Field trips

VOCABULARY FOR UNIT III

1. responsibility
2. financial
3. truancy
4. awareness
5. content
6. project
7. activity
8. citizen
9. encourage
10. agent
11. drugs
12. pharmacist
13. pride
14. cleanliness
15. parks
16. dwelling
17. juvenile officer
18. unoccupied
19. grooming
20. swimming pool

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Films

Community Responsibility -- Colorado University

Let Us Be Good Citizens In Our Neighborhood -- Colorado University

A Citizen Participates -- Colorado University

Communities Depend on Each Other -- Coronet Films

Neighbors -- NM State Film Library

Let Us Be Good Citizens at School -- Colorado University

Family Circle -- NM State Film Library

UNIT IV
RACIAL HERITAGE AND PREJUDICE

OBJECTIVES

TO PROVIDE THE STUDENT WITH THE ABILITY TO DIFFERENTIATE AMONG THE TERMS: RACE, NATIONALITY, AND ETHNIC GROUP.

TO INSTILL IN EACH STUDENT A PRIDE IN HIS RACE, NATIONALITY, AND ETHNIC BACKGROUND.

TOPIC I
THE AMERICAN CITIZEN

ACTIVITIES

1. Study the American Creed, which emphasizes the essential dignity of the human personality, the fundamental equality of man, and the inalienable rights of freedom, justice, and equal opportunity.
2. Explain the terms citizenship and nationality.
3. Explain fully that most Americans are descendants of immigrants.

TOPIC II
RACE

ACTIVITIES

1. Teacher should discuss the origin of the concept of race.
2. List the three major race classifications:
   - a. Caucasian (white race)
   - b. Mongoloid (yellow race)
   - c. Negroid (black race)
3. Discuss what groups of people belong in each of the three major race classifications.
4. Discuss the following:
   - a. What causes prejudice?
   - b. What prejudices exist in the United States?
     1. Racial prejudices
     2. Religious prejudices
     3. Social prejudices
   - c. What must every citizen do to combat prejudices?

5. Explain fully what the differences are between race and nationality.

TOPIC III
PRIDE IN DESCENT

ACTIVITIES

1. Explain fully what is meant by the terms: descent, ethnic group and culture.

2. Have students describe their ethnic group or culture.

3. Explain why a person should be proud of being a descendant of Negro, Mexican, Indian or any other ethnic group.

4. Topic for discussion or essay "Do I Discredit My Heritage by Denying What I Really Am"?

5. Define the term "minority group".

6. Investigate the contributions made by different minority groups to American society.

7. Investigate and report on individual minority members which have contributed to our American society.

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El Camino Real
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FOUNDATION FOR CHANGE, 1841 Broadway - New York, NY 10023

VIEWPOINT SERIES

#1 Minorities & News Media
#2 Minorities & Police
#3 Minorities & Jobs
#4 Minorities & Courts
#5 Minorities & Prisons
#6 Minorities & Education
#7 Minorities & Housing

OTHER BROCHURES

- Definitions of Racism
- Test Your Textbooks
- Black Women Are Proud
- Chicano and Proud (bilingual)
- Indian and Proud
- Puerto Rican and Proud (bilingual)
- Black American Freedom Fighters

Films

NM State Film Library, Santa Fe, New Mexico

Dawn Horse
Indian Influences in the U.S.
Joshua
La Raza - (filmstrip)
Mexican-Americans -- The Invisible Minority
Southwest Indian Families (filmstrip)